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"EVEN AS WE HAVE BEEN APPROVED OF GOD TO BE INTRUSTED WITH THE GOSPEL, SO WE SPEAK; NOT AS PLEASING MEN BUT GOD WHICH PROVETH OUR HEARTS."

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SOMETHING TO READ.

BY O. B. BUNCE.

PRESSES teeming, counters crowded, books like muffins every hour,
Yet midst these volumes many, this copious, never-ending shower,
Look I in vain, in vain, for just a simple little dower
Of something pleasant to read!

Here are books historical—I weary of the ponderous theme!
Here are books poetical—how familiar all they seem!
Here are books polemical—worst of all are these, I deem.
Ah me! for something to read!

Here are tales romantic—wild adventure and dark intrigue!
Here are stories psychical—soul with soul in mystic league!
Here are books esthetic—artistic raptures but fatigue.
In these is nothing to read!

Here are stories realistic—with nothing to ruffle the soul!
Here are novels domestic—as flat as a very flat roll!
Here are books salacious—oh, for the power to purge them whole!
Still look I for something to read.

I am tired of passion's overdone rapturous phases,
Tired of labored plots that are forced through strained and puzzling mazes,
Tired of old school thunder and the new school very thin hazes.
What is there, masters, to read?

I'm tired of heroes doughty, dangers thrilling, rescues knightly;
Tired of murder's ghastly face, and of people that ne'er do rightly;
Tired of gilded vice in *salons* and rags in slums unsightly—
All weary pages to read!

What would I have? Something fresh, delicious and human!
For hero, nothing more than a noble, good hearted, true man;
For heroine, a creature blest because she is a woman—
A touch of nature to read!

What would I have? The sweetness and beauty of life—
The sun that shines on the blossom, the loveliness everywhere rife,
The voice that is sweet, the heart that is empty of strife.
Something uplifting to read!

Give us the splendor of youth upon life as it dashes,
The conduct that ne'er with just probability clashes,
The art that brightens, enchants, and with intellect flashes.
Here would be something to read!

Oh! let the bitter, the false, the dark, and the morbid depart—
Awaken in all the skill that sweetens the mind and the heart!
Oh, breath of the blossoms, breath of the heavens, live in our art—
A priceless something to read!

NEW YORK CITY.

FROM DONNYBROOK TO DUBLIN.

BY IDA WHIPPLE BENHAM.

FROM Donnybrook to Dublin
I rode one morn in May:
The skylark sung with silver tongue,
The hawthorn tossed its spray—
Yet little I remember
Save the thought along the way.

For I had seen in Donnybrook
What I would fain forget—
A grandam's face whereon the trace
Of many a tear was set—
A grandam and a little child
Thrust out of home for debt.

So as I rode from Donnybrook
The earth, the sky were gray,
No song of bird, no blossom stirred,
Tho blithe the morn with May;
The tears I saw in Donnybrook
Made winter all the way.

[illegible]STIC BRIDGE, CONN.

UNITED STATES OF BRAZIL.

BY G. W. CHAMBERLAIN, D.D.

IN December of 1789, while Brazil was still a colony of Portugal, a cavalry officer, by name Silva Xavier, drew his sword in favor of a Republic. His followers were scattered, and he was hung, drawn and quartered, for a terror to all future Republicans on the soil of Brazil. But "his soul went marching on" like that of John Brown. A group of Brazilian poets immortalized his name; and the sobriquet *Tira-dentes*, by which he was known, has been a household word from that day to this. A monument has been erected to his memory on the spot where he was pilloried, by the ardent admirers of his principles in later generations. Clubs have taken the name of *Tira-dentes* (teeth-puller) in all the Empire, and fired the heart of young Brazil with a love for his memory. It is scarcely a figure of speech to say that his sword has been beaten into pens—peaceful plowshares furrowing the mental field of Brazil from the Amazon to the River Plate for a century. But more especially has this been the case in the present generation, since young Brazil has realized the power of the press and has subsidized it for the propagation of his principles.

For at least twenty-five years past the ablest pens of that Empire, directly or indirectly, contributed to the dissemination of ideas which made for a Republic. Many of them strove to marry the monarchy to these ideas; and in this they were favored by the liberal character and education of the late Emperor Dom Pedro II.

Yet it became increasingly evident that there was incompatibility in such a union, and inevitable divorce. Under this conviction a group of young men, who had already distinguished themselves as among the ablest writers for the press and periodical literature, associated themselves in a Republican club, and in 1870 began the publication of a daily paper with the title *A Republica*, which was read by all classes. They were not hung, drawn and quartered after the same manner as *Tiradentes*. Dom Pedro II was too tolerant for such measures, and also too sagacious not to see that these sappers and miners must be diverted from so dangerous a propaganda. His Government therefore detailed one of the editors to fill the place of Consul-General of Brazil in New York on a fat salary from the imperial crib. Another member of the club was made Senator of the Empire for life. *A Republica* died under this method of hanging, drawing and quartering its *corps*. The defection of these two men from the ranks threw the rest into some confusion; but they stedfastly maintained guerrilla war in favor of their principles through the daily papers to whose columns their ability gave them free access. Gradually groups formed in various provinces, and as they gathered strength established their own local organs in the press.

The death of the *Republica* was, perhaps, the best thing that could have happened for the wider dissemination of its ideas. These had already germinated in all parts of the Empire, and were a plant "whose seed is in itself." There they grew unmolested by monarchy or monarchists, whose fears were lulled to sleep by the apparent dissipation of a *central* organization in Rio. In the last ten years the most influential Provincial papers have been the popular dailies or weeklies maintained by Republican clubs or syndicates.

The province of St. Paulo, notably among the twenty sister provinces, espoused their cause, which grew in popular favor until the Republicans were able to seat in the Provincial Legislature six of the ablest young lawyers and doctors, and later sent two of these to Parliament, where they with dignity maintained their standards. Meanwhile one of the original editors of the *Republica* had been made editor of *O Paiz*, a large daily journal, established in Rio by wealthy men, maintaining neutrality in politics so far as the dominant parties were concerned, but openly advocating a change of base. Under his editorial ability *O Paiz* became, if not the most popular of all Brazilian journals, the most influential. Its editor, Bocayuva, was chosen at a congress of Republicans held in St. Paulo in 1888, to its Presidency. He is now Secretary of State or Minister of Foreign Affairs of the United States of Brazil, an office he will fill with dignity so long as the Provisional Government continues.

Let this brief sketch of the genesis of the present Republic of Brazil suffice to dissipate the idea that it is of mushroom growth or a mere military *coup d'etat*. It is a pyramid standing on its basis, not on its apex. It gained favor with Army and Navy, and could at length command them. They have accepted it heartily and not by constraint, thus confessing and confirming that the pen is mightier than the sword.

The two political parties, Liberal and Conservative, which have hitherto alternated in power dividing the spoils of the Monarchy, have capitulated in the presence of the Republic and grounded arms. This evolution has not been sudden either. Republican principles had so far leavened the Liberal Party, that on its accession to power in June, 1889, its advanced faction demanded that the *federation* of the Provinces should he included in its platform. Ruy Barboza insisted on this as a *sine qua non* to his taking a seat in the Cabinet. Failing to induce the organizer of the Cabinet, Ouro Preto, to adopt this, he foretold the inevitable rise of the Republic on the ruins of his party, whose principles were ignored by a hybrid Cabinet. Sooner than he could have foreseen he is now called as Minister of Finance of the Republic to build on these ruins the new State. He is able and learned and patriotic as few men of his generation, and his presence is a guarantee that the Provisional Government will do its work wisely and thoroughly, if they will "let patience have its perfect work."

There are signs of impatience which put in jeopardy the exodus of the Republic. These are natural and may retard the march; but Brazil can no more go back than the Israelites could have gone back into Egypt. Before she can thoroughly organize and possess the land of promise, she will have to contend with factions who will lust after the onions and leeks of the old monarchy, and her leaders will have need of the wisdom of Moses. Will they take it?

Just here is their peril. Many of them are Positivists. They are wiser than Moses; wise above what is written. Thus far there has been no recognition of God or his wonderful providence, which is, nevertheless, manifestly guiding or using them. If the pressure of great responsibilities drives them to Him they will be honored to complete the work they have begun; if not the work will go on without them. Brazil is pre-destined by the Ruler of nations to go forward under the principles of free government to a grand, a glorious future. Amen.

EAST NORTHFIELD, MASS.

REMINISCENCES OF JUDGE KELLEY.

BY FRANK G. CARPENTER.

THE death of Judge Kelley removes from Washington one of the most noted characters the Capitol has ever known. For the past thirty years he has been associated with the leading men of the country, and his heart has throbbed with every pulse-beat of the most advanced sentiment of the nation. He came here in 1860 as a Member of the Thirty-seventh Congress, and he sat in the House during that year with a score of men who have become either famous or notorious. At the opening of the first session of the Thirty-seventh Congress, John A. Logan was a Member from Illinois. He had not yet resigned to go into the army; and with him was Vallandigham, who afterward became the representative of Copperheadism in Ohio and fled to Canada. Frank P. Blair was in that House from Missouri, and William A. Wheeler, afterward Vice-President, had a seat in it; Galusha A. Grow, still living but almost forgotten, was a famous man as its Speaker, and John J. Crittenden, of Kentucky, was one of its members; Windom, the present Secretary of the Treasury, was already a Congressman from Minnesota; Daniel W. Voorhees and Justin S. Morrill, now in the Senate, were then in the Lower House, and John A. Bingham, who has been famous in half-a-dozen rôles since then, who still lives at Cadiz, O., and who was a noted Minister to Japan, was then one of the strong men of the Ohio delegation; Sam Cox represented Ohio at that time, and W. D. Holman had already a seat from Indiana; Thaddeus Stevens was the leader of the Republican element of the House, and Edward MacPherson, the present clerk, was a member; Horace Maynard was one of the Tennessee Representatives; Henry L. Dawes was in the Massachusetts delegation, and George H. Pendleton, who died a few weeks ago as ex-Minister to Berlin, sat side by side with William

Allen, known as the fog-horn of the Senate, as an Ohio member of the Lower House. Blaine had not yet entered Congress, and Roscoe Conkling had just begun his famous career; Garfield had no reputation outside of Ohio; and Arthur, Hayes, Grant and President Harrison were practically unknown. All of the noted men of the North who have played upon the political stage from 1860 to 1889 have been either the opponents or the friends of Judge Kelley; and in his great head was treasured up the inside history of more than a generation of our existence.

I have several times asked him as to why he did not write or dictate his reminiscences. I know that it was his intention to do so until about six year ago, when his daughter Florence married a young Russian physician, who was studying at the same school with her in Switzerland. Miss Kelley was for years prior to this the closest associate of her father. She is a woman of extraordinary intellectual ability, and she acted as her father's private secretary and assistant during his travels. It was with her that he went through the manufacturing districts of Europe and gathered the material for his tariff speeches; and he told me once that it had been his intention to have dictated his reminiscences to her whenever he could find leisure to do so.

The marriage of Miss Kelley changed all this, and the Judge for a time practically gave up the idea. He was, however, a very rapid writer, and he was possessed of the very demon of work. His little book of reminiscences relating to McClellan, and the story of his relations to Lincoln contains eighty-eight pages; and Judge Kelley told me that he wrote the whole of it, consisting of about 90,000 words in a single summer, during one of the recesses of Congress. This book contained a violent attack upon the late General McClellan, and Judge Kelley thought as little of him as he did much of Lincoln and Stanton. Judge Kelley regarded Abraham Lincoln as the greatest man America has ever produced. He had the finest photograph ever published of Abraham Lincoln, and this hung upon the walls of his room in the Riggs House. It is about 12x18 inches in size, and Judge Kelley had it made after a thorough examination of many private collections of Lincoln's photographs, including the large collection in the War Department. The original was a cabinet picture from the War Department photographs, and Judge Kelley had an eminent photographer enlarge this. He employed an artist to touch it up with India ink, so that it now glows with life, and is by far the finest picture of Lincoln in Washington. Judge Kelley was a close associate of Lincoln. He told me once that he thought he was as much a genius as Shakespeare was; and he spoke in the highest terms of the literary ability of Lincoln's State papers.

During his latter days Judge Kelley delighted to live over the stormy times of 1860, and he had upon the walls of this Washington workshop the framed photographs of five men whom he called "Five Friends in Council." The other four were Thaddeus Stevens, Henry C. Carey, Edward M. Stanton, and Judge Kelley himself. Judge Kelley also had a picture of Grant among his collection at Washington, and he admired him greatly.

I have chatted with Mr. Kelley a number of times in regard to his career. He was not ashamed of having started life as a mechanic; and he made no objection to having it recorded in the newspapers that his father was a watchmaker and jeweler. At his home in Philadelphia there is an old-fashioned grandfather's clock with a high-colored chubby face looking out of the dial. Judge Kelley often pointed to this clock with pride, and told how it was made by his father and how he had bought it from the widow of the man to whom his father sold it.

This Philadelphia homestead of the Judge is a characteristic house. A large lawn surrounds it filled with fine old elm trees, and he called the estate "The Elms." Many of these trees the Judge planted himself, and most of them have pleasant associations connected with them. The house is a stone structure covered with white stucco. It is about forty feet wide by forty feet deep, and there is a big hall running through the center. The Judge built it for himself thirty-three years ago, and it has been little changed since then. In this house Judge Kelley has done a great deal of his work. His library consists of a large room with a bay window on the ground floor, and here you may find one of the finest politico-economic libraries of the United States. It has a big desk in its center and the walls are lined with books. It is here that his father's old clock stands, and its solemn tick will probably still go on even now that the Judge has passed away.

Judge Kelley was one of the finest speakers of Congress. I chatted with him one day as to the preparation of his speeches. He told me that he never wrote them out, but that he always prepared himself by reading well up on the matter in hand and by placing his authorities on his desk in the order in which he wished to make his speech. These authorities formed his only memoranda. His first great speech in the House of Representatives which brought him to the front as a national character was made on the Trent affair away back in the sixties.

The first public speech he ever made was while he was practicing at the jewelers' trade in Boston. There was a meeting in Faneuil Hall one Sunday evening, when the anti-Catholic sentiment of those days was raging. Kelley had come in to hear the speeches and had taken a seat at the back of the stage. There were many noted orators present, and one of them had just finished when a young man, as straight as an arrow and with a big head covered with a thick growth of black hair, stepped to the front of the platform and took the speaker's place.

Cries arose of "Who are you?" and "Who is he?" from all parts of the hall; and the only reply came from a squeaking voice in the gallery:

"He is an Irishman and his name is Kelley."

A moment later the black-haired, big-headed young man answered for himself in the strong, deep tones which have since made the galleries of Congress ring.

"Who am I? I will tell you who I am. I am an American citizen—a man who can earn his living by the sweat of his brow and the cunning of his good right hand. one who has come to this temple of liberty to pledge himself to stem the tide of time on board the good ship Democracy, with her to swim or with her gloriously to sink."

It was through this speech that Kelley attracted the attention of George Bancroft, the historian, who offered him a Government position and gave him the use of his fine library. He did not accept the position, but he did use the books. He remained with the Democratic Party until the Republican Party was formed; and he told me once that he was inclined to free trade sentiments until he was thirty-two years of age. He began to doubt his position after the Walker revenue tariff of 1846, which he thought resulted in the commercial panic and financial disasters which followed. He then became a student of Henry C. Carey; and up to the time of his death he held to the theories which Carey advocated in his political economy.

Referring to Judge Kelley as a speaker, he had one of the strongest voices in Congress. Even during his latter days he could fill every corner of the galleries; and I know of no more remarkable scene in Congress than Judge Kelley on the floor during the tariff discussions. A tall, lean anatomy, a skeleton in skin with a big head thickly thatched with iron-gray hair, he would take his stand as firmly as tho he had all the flesh of Speaker Reed to support him. His eyes, almost lifeless as he arose, would flash fire from under his low, heavy brows as he warmed up with his speech; and he would make extempore talks running into hours, every sentence of which would be well rounded, and the whole of which would read in the next day's record like a speech of Webster. He could be sarcastic as well as pathetic in his speeches, and some of the most graphic pictures ever displayed in words before Congress were his accounts of the misery, crime and poverty which he saw in the English manufacturing districts and which he ascribed to England's free trade policy. He was as good at repartee as he was at argument, and his command of his subject was so great that those who attacked him on the tariff were almost sure to be worsted.

Judge Kelley had a good memory for facts, but none whatever for names. He has told me that he could sit in the barber's chair, in one of the cloak-rooms of the House of Representatives, and could recognize the voices of the speakers, but he could not possibly remember what their names were. While he was a boy at school, he was, he said, often appointed monitor and set over the pupils to tell the teacher such wrong-doings as were going on outside of the reach of the teacher's eyes. "I was often punished," said he, "for not doing my duty, when the fact was that I could not for the life of me tell the names of the wrong-doers, tho I played with them every day and knew them intimately. I was ashamed to let the teacher know of my infirmity, and I took the whippings in consequence."

Judge Kelley was one of the hardest workers in Congress, and up to the present session he did as much work as any other man in the House of Representatives. During a large part of his Congressional career he worked eighteen hours out of the twenty-four, and he was one of those few public men who know how to work rapidly. He used a stenographer in his work, and he was regular in his hours. It is said that he once explained the secret of his long life by his knowledge of how to work and rest at the same time. He received the lesson while in Paris. He and Sam Randall's father were talking together with a noted French doctor, and health was the subject of conversation. The doctor was white-haired, and was, in fact, a second Chevreul. "Gentlemen," said he, "I will give you the secret of lengthy living. You must make it a rule never to get exhausted. If you will save yourself so long as a part of the day remains in which you have anything to do you will live to be as old as I am." Judge Kelley followed this advice, and tho he worked long, he seldom allowed himself to get tired.

He enjoyed rest too, and he was fond of chatting with his friends and was one of the frequent theater-goers among the statesmen. He did a great deal of work outside of his congressional labors, and his correspondence covered a wide range. Much of his literary work he dictated, and he kept up his studies to the last. He was always sanguine as to the future of the United States, and shortly before he died in talking to me of the country's prospects he said:

"Any one who has seen as much as I have of the history of the United States and of the ability of our people to meet emergencies as they arise and to deal with them successfully cannot doubt as to the future. The great crises of the country are, it seems to me, past. The results achieved since 1861 under all the stress of the loss and destruction of the War are wholly unparalleled in the world's history. The work of the future is but child's play in comparison, and the rewards which the future offers us will be as much greater to those of the past as our skill, capital and labor are greater. I believe that America has just begun to live. We have only laid the foundation for a broad and harmonious development, and in the time to come our people, North and South, will be one people based upon this foundation. The South will be one of the great regions of the country, and it will be one of the most valuable parts of the great United States of the future."

WASHINGTON, D. C.

THE POPE IN ROME.

BY HENRY L. RICHARDS.

TO THE EDITOR OF THE INDEPENDENT:

As I believe you are sincerely desirous of placing before your readers the truth on all subjects discussed by you, I take the liberty of addressing you on the subject of the temporal power of the Pope. Your remarks in a recent issue, suggested by the article in the Baltimore *Mirror*, led me to suspect that you were perhaps not fully informed in regard to the latest and most authentic views of leading Catholics on that subject. I beg to refer you now to an exceedingly interesting pamphlet recently published by that distinguished prelate, Rt. Rev. Dr. Vaughan, Bishop of Salford, England, entitled "The Roman Question, International and British, not purely Italian." I need hardly say, at least to one familiar with current events in the Catholic Church abroad as well as at home, that the Bishop of Salford is an Ultramontane of Ultramontanes, if that somewhat vague term may be supposed to indicate the most devoted loyalty to the Pope. It is well known that he is in perfect sympathy with, and a great favorite at Rome, so that any utterance of his on the subject of the temporal power may almost be looked upon as having a semi-official stamp This gives to the pamphlet alluded to, which was originally addresed to the clergy of the diocese of Salford, "an importance which the utterance of an ordinary prelate could not have." We may, at least, without doubt or hesitation, take for granted that the Bishop would not publish to the world any views or opinions in regard to the temporal power which he had not the very best reason to believe would be approved by the Holy Father.

What, then, does the distinguished prelate say on that all-important subject?

I shall not attempt to give a résumé of the whole pamphlet, but shall confine myself to two points:

First. The bishop does not insist upon the restoration of the "Papal States" to the sovereignty of the Pope; and secondly, he does convey the idea distinctly that the restoration of Rome to the sovereignty of the Pope would satisfy the demands of the situation, and that, too, without a return to the government of prelates and monsignori.

In reference to the charge that the assertion of the temporal power would militate against the national aspirations of the Italian people, the Bishop says:

"We are not aware that Leo XIII has ever raised his voice against the national aspiration for such an Italian kingdom as is compatible with the independence of the Holy See. He knows full well, and has clearly pointed out, and we all can see that Italy would be the happier, the more really united and the more powerful for *a small civil principedom*, guaranteeing independence to the Head of the Church standing by her side."

Again:

"What is the attitude of the Roman question? The Italians know, as well as we do, that a great Italian kingdom is perfectly compatible *with a small territorial sovereignty*, guaranteed by Italy herself and Europe as a home for the independence of the Pope"

On page 11, speaking of the sentiment of nationality, occurs this remarkable passage:

"Happily, however, in the Roman question, the disturbing element of nationality, as we have already hinted, need not enter. The Roman question is capable of solution, as we shall show later on, without violence to the reasonable sentiment of Italian nationality, and in perfect conformity with the traditions and desires of the Roman people."

That by a "small principality" the Bishop means Rome, without, of course, attempting to define the boundaries, is indicated by the fact, first, that he claims for England an interest in Rome because the Catholics of England have for ages held property in Rome; not that they have a legal claim, but a strong moral right. Secondly, in answer to the charge that Rome would cease to be Italian if restored to the Pope he says: "Rome cease to be Italian if restored to the Pope? It would indeed be the most Italian thing in Italy," etc. But note particularly the following passage on page 24:

"It may be said that the Romans have no desire to return to a government by Prelates and Monsignori. We reply: We are not aware that there is any intention of returning to a system which may have served its time and may now give way to some other better suited to the times in which we live. But we believe that the whole of Rome would rejoice and welcome with loudest acclamations a change from the present distress—especially if the independence and neutrality of Rome were guaranteed by the Pow-

ers, and the Holy Father were to determine to invite the Romans to make their own laws, to determine their own taxation and to administer their own government. Public careers might be opened up to the youth of Rome, not only under the sovereignty of the Pope but by Convention in various branches of the Civil Service throughout Italy. Rome, restored to her old position of independence, would add immensely to the glory and moral power of Italy, while she would once more attract to herself the homage and wealth of Christendom."

Comment on that language would be superfluous. The general features of the plan as there sketched are clear and well defined, and it narrows the subject of the temporal power to a very definite and practicable scheme. Rome is the natural seat of the Papacy. The Pope is the Bishop of Rome. That is his See by right divine, and from that position he can never be driven. He may indeed in future, as in the past, find it necessary to leave Rome for a time. but he will continue to be its bishop, and in time the providence of God will restore him to his rightful heritage. The Eternal City can do without the temporal sovereignty, but it cannot dispense with the sovereignty of the Spiritual Head of Christendom.

BOSTON, MASS.

THE TEST OF THE APOSTLES' CREED.

BY PROF. CHARLES A. BRIGGS, D.D.

In these days of efforts for Christian unity, the Churches are seeking a common basis in the ancient ecumenical creeds of Christendom. Among these the Nicene Creed has been proposed by the Lambeth Conference as one of the four terms of Christian Union. The so-called Apostles' Creed is the most ancient and the simplest of creeds. It is the one commonly used in the worship of all Christian Churches. It is the one Creed of the universal Church. It is of some importance, therefore, to determine how far it expresses the present faith of the Churches, and how far its fundamental doctrines find expression in the doctrine and life of the Protestant denominations.

In my recent book, entitled "Whither?" I tested the traditional dogmatics by the Westminster Confession, and found that dogmaticians have led the ministry and the people away from the faith of the Reformation, and the broad, catholic and vital doctrines of the Westminster system. I now propose to test the traditional dogma by the Apostles' Creed, in order to determine how far orthodoxism corresponds with the primitive Christian faith.

The Apostles' Creed is divided into twelve articles. Six of these, the first four and the last two articles, are elaborated with more or less fullness in the dogmatic systems. These are:

(1) I believe in God the Father Almighty, Maker of heaven and earth;

(2) And in Jesus Christ, his only Son, our Lord,

(3) Who was conceived by the Holy Ghost, born of the Virgin Mary;

(4) Suffered under Pontius Pilate, was crucified, dead and buried; . . .

(11) The resurrection of the body.

(12) And the life everlasting.

There can be no doubt that the dogmatic divines, in the main, do justice to these articles. But the group of six articles that make up the body of the Apostles' Creed are either neglected, slurred over or denied in the systems of doctrine that are now in use in our theological seminaries. These articles are:

(5) He descended into hell; the third day he rose from the dead.

(6) He ascended into heaven, and sitteth on the right hand of God the Father Almighty.

(7) From thence he shall come to judge the quick and the dead.

(8) I believe in the Holy Ghost;

(9) The Holy Catholic Church, the communion of saints,

(10) The forgiveness of sins.

If any one will examine the dogmatic systems in use in our theological seminaries, he will see that these essential articles of the Christian religion have been to a great extent ignored.

The dogmatic systems give their chief attention to a third group of doctrines that are not contained in the Apostles' Creed. I shall mention six of them:

(1) The Inspiration of the Scriptures,

(2) The divine decree,

(3) Original Sin,

(4) Vicarious Atonement,

(5) Imputation of the righteousness of Christ,

(6) Everlasting Punishment.

Other doctrines of this sort might be mentioned, but these six are sufficient for our purpose at the present time.

These three groups of doctrine will be the basis of our criticism. In one of the systems of dogmatics now in use, the space given to the third group of doctrines—those not in the Apostles' Creed—is nearly double that given to the two groups of doctrines taught in the Creed. This third of the space given to the doctrines of the Apostles' Creed is then so distributed that less than one-sixth is given to the second group of articles. The proportion of space given to the groups is 6—1—13.

Another System of doctrines used extensively in our theological seminaries gives a larger proportion to the second group of doctrines of the Apostles' Creed than the System just mentioned; but it is equally at fault in that more than two-thirds of the space is given to the doctrines not in the Apostles' Creed.

Any one can see that the doctrines in the third group are those with regard to which Christendom is divided. And these are doctrines that have more to do with the school than with the Church. They are more adapted to the chair than the pulpit. They are not so near the life and experience of the people of God as the doctrines contained in the second group; and yet the dogmatic divines are excessive in their discussion of the third group, and defective in their treatment of the second group. Let us look at this neglected group a little more in detail.

(1) The fifth article contains two items: the descent of our Saviour after death into the abode of the departed spirits in Hades, or the Hell of the Intermediate State; and then his resurrection from the dead. The Resurrection of Jesus was very much neglected in the last generation. The most extensive of recent systems of theology gives four pages to it, briefly treating the Resurrection as a fact, the nature of Christ's resurrection body, and the efficient agent in the Resurrection; but it does not open up the significance of the resurrection of our Lord either as a part of his Messianic work, or in its relation to human redemption. It mentions the doctrine of the descent into Hell only to oppose it. The author goes against the consensus of modern Biblical exegesis when he says: "In Scriptural language, therefore, to descend into Hades or Hell, means nothing more than to descend to the grave."

In the Index of another system we cannot find the Resurrection of Christ; and the author, in defiance of historical criticism, represents that the clause "He descended into Hell" is a spurious clause. Dr. A. A. Hodge was quite right when he said:

"This creed, as it stands, is a part of the binding standards of our Church, to which every minister and elder solemnly subscribes, and it is, after the Scriptures, the most ancient, venerable, and generally recognized of all the historic literary monuments of the Christian Church. It seems to me a dreadful violation of the bonds which connect us with the history of Christian faith and life, and of the common ties which still connect the divided segments of 'the body of Christ' for any one branch of that Church to agitate for the mutilation of the venerable creed which belongs to the whole brotherhood and to all the sacred past as well."

There are few doctrines that can claim such a consensus in its favor among the fathers of the ancient Church in all lands as the doctrine of the Descent of Jesus into Hell. It is at the basis of the whole doctrine of the Intermediate State. Those who thus mutilate the Christology of the Apostles' Creed also mutilate Christian Eschatology by cutting out the doctrine of the Intermediate State for Christians, and thus separate themselves from the catholic doctrine of the second Christian century and from the teachings of the Scriptures themselves. Our Saviour's death on the cross is all important for the doctrine of the atonement, but he who died, descended with redemption into the abode of the dead, and rose again with the gift of life to all who enter into vital union with him by faith; and no one can grasp the Biblical doctrine of redemption who limits it to the work of our Saviour on the cross.

(2) The sixth article of the Apostles' Creed contains two items: "He ascended into heaven; and sitteth on the right hand of God the Father." The Ascension is treated in one of the Systems of Theology in five pages, and the Session at the right hand in four pages. In a measure the reigning Christ is also considered under the heads of the Intercession of Christ four pages, and the Kingly office of Christ in fourteen pages. There is still less attention given to these doctrines in several other systems. When one considers the importance of these doctrines in the Pauline epistles of the imprisonment, in the Epistle to the Hebrews, and the Apocalypse as well as the Epistle of Peter, and knows the stress laid upon them in the ancient liturgies and hymns of the Church, the change that has taken place in the attitude of modern theology to our Lord becomes very striking. The Christology of the Apostles' Creed has five co-ordinate points: (1) the incarnation, (2) the passion, (3) the resurrection, (4) the mediatorial reign, (5) the second Advent. All of these, except the Passion have been neglected by modern dogmatic divines, and the Passion has been so elaborated under the head of the vicarious atonement and the satisfaction of divine justice that the other co-ordinate doctrines have been forgotten. In two of the Systems now in use more than a hundred pages are given to the Vicarious Atonement. This is very significant when compared with the slight reference to the other equally important parts of the work of Christ. In Christology it is evident that the Modern Church has fallen behind the Ancient Church except in the single item of the Passion. Here there has been an advance. But the treatment of this part of our Saviour's work is out of proportion with the other parts of his work. It is of vast importance that the defects of our dogmatic divines should be overcome and that we should direct our attention to a study of the Incarnation, the Holy Life, the descent to Hades, the Resurrection, the Ascension, the reigning Christ, and the second Advent, and derive from them their precious fruits for the enrichment of our redemption and Christian life.

(3) The seventh article sets forth the doctrine of the second advent of our Lord in judgment. This doctrine has been greatly neglected by modern divines. The doctrine of a private judgment at death, which has no support in the Scripture or the Creeds, has been set up as a barrier at the gate of death to frighten the people of God and destroy the comforts of the dying. The dogmatic divines have misled the ministry and the people to look forward to death as the great crisis and to overlook the crisis at the second advent of our Lord.

In modern preaching the Millennium has been made the great event to be expected on earth in the future, both by those who believe in a premillennial Advent and those who postpone the advent until after the Millennium. The Millennium thus obscures the second advent of our Lord in judgment, which was looked forward to as imminent by the Christian Church until the eighteenth century, when British Protestantism began to change its faith by looking for the Millennium, instead of the ultimate judgment. A silent but steady revolution has taken place in Christian theology at this point. Great efforts will be necessary to bring Protestant Christianity in Great Britain and America back to the simple doctrine of the second Advent set forth in the Apostles' Creed.

(4) The eighth article of the Apostles' Creed sets forth the faith of the Catholic Church in the Holy Ghost.

This doctrine is not apprehended by modern theologians. They believe that the Holy Ghost is the third person of the Trinity, and labor to prove his divinity. They represent that the Holy Spirit is the agent in regeneration and in sanctification, and in giving efficacy to the means of grace. But they do not give the doctrine of the Holy Spirit that separate treatment that it requires as an article of our religion. The four chief systems now in use have no chapter on the doctrine of the Holy Spirit. The doctrine of the personality and deity of the Spirit is sufficiently prominent under the head of the Trinity, but the doctrine of the work of the Holy Spirit has been neglected.

This neglect of the work of the Holy Spirit carries with it the neglect of the doctrine of the Church and sacraments as means of grace. The doctrine of the inspiration of Scriptures is sufficiently emphasized; but the doctrine of the Scriptures as a means of grace is usually ignored. This is one of the reasons for the departure of the dogmatic divines from the faith of the Reformation in regard to the authority of the Scripture. They do not understand the work of the Holy Spirit in the Scriptures giving assurance to the believer that the sacred writings are indeed the Word of God. This doctrine, which was perfectly clear to the Church in the sixteenth and seventeenth centuries, has become obscure to the Church of the eighteenth and nineteenth centuries. Accordingly, the doctrine of the testimony of the Holy Spirit in connection with adoption, sanctification and assurance of grace has been denied. The effectual working of the Holy Spirit through the Church and the sacraments has been denied. The dynamic agency of the divine Spirit in revelation and prophecy has been overlooked in the interests of a providential superintendence and guidance of the sacred penmen. One of the greatest needs of the modern Church is the recognition of the Holy Spirit and a real faith in his power and working. If the modern Church, with one heart and voice, could say: "We believe in the Holy Spirit," modern Christianity would renew its life. It is one of the great merits of the new creed of the Presbyterian Church of England that it devotes one of its twenty-four articles to the doctrine of the Holy Spirit. In this new creed that doctrine finds better expression than in any creed in Christendom.

(5) The ninth article contains a pair of doctrines—the holy Catholic Church and the communion of saints. These doctrines are closely related. They set forth the sublime doctrine of the unity, sanctity and catholicity of the Church of Christ. They express the conviction that the saints of which this Church is composed are in union and communion with one another and with their Lord.

One of our chief Systems of theology treats the doctrine of the Church under the head of Infant Baptism in twelve pages. Another System briefly refers to the Church in two pages in the chapter on the means of grace; but one looks in vain in either of them for any treatment of the unity, sanctity and catholicity of the Church, or for any reference to the precious doctrine of the communion of saints. These doctrines require the mystic element in theology which is absent from most American dogmatic divines. Nothing is more needed in these days than the unfolding of these precious doctrines. It was a favorite thought of the late President R. D. Hitchcock that the next advance in theology would be in the doctrine of the Church; but there can be no advance in that doctrine without a clear and definite apprehension of the Church as it exists in the Intermediate State and in the communion of the saints on earth with the saints and their Saviour in their organization in that state.

(6) The sweetest article for the sinner suffering under his load of guilt is the doctrine of Forgiveness of Sins.

This doctrine is written all over the Scripture. It is in one of the petitions of the Lord's Prayer. It was one of the chief elements in the preaching of the prophets, of John the Baptist, of Jesus, of Peter on the day of Pentecost, and of Paul. It sounds through the history of the Christian Church. It was inscribed on the banner of the Reformers as the gift of divine grace to the hand of faith; but modern dogmatic systems find no place for it. One looks in vain in the Indexes of our leading systems of theology for any reference to Forgiveness of Sin, or the Pardon of Sin. One divine tell us "God cannot forgive sin in any case"; another tells us "justification cannot be mere pardon." "Pardon can remove only the outward and arbitrary penalty. The sting of sin remains." Another tells us "Forgiveness is the non-infliction of suffering upon the transgressor." In this way they sweep away this precious article of the Apostles' Creed, by first giving it a definition that it does not bear in the Scriptures or Christian History; and then discarding it in the interest of the doctrine of the "*imputation* of Christ's righteousness." According to the Scriptures, it is the sin itself that is forgiven. It is lifted up from the sinner as a burden and removed far from him. The sin is cast behind the back of God, buried in oblivion in the depths of the sea, removed as far as the east is from the west. It is the burden of sin that presses upon men's consciences; the guilt of it that troubles man and interposes between him and God. This burden of guilt, like a thick cloud, darkens his soul until God takes it away. The remission of the penalty is not the idea of forgiveness of sin in the Scriptures or the Creeds. That is a matter of much smaller importance than the removal of the burden of the sin and its guilt from the sinner himself.

It is not so much the penalty as the guilt and consciousness of the act of sin itself, that the repenting sinner would get rid of. The Psalmist rejoices, not that God has released him from the deserved penalty, but because his transgression is forgiven, his sin is covered over, his iniquity is not reckoned, and his spirit is without guile. "Thou forgivest the iniquity of my sin." The sufferings he underwent were sufferings of conviction of sin and guilt and a sense of the anger of God. In their place comes the joy of forgiveness and acceptance with God. The people of God can understand the forgiveness of sin. This is what they need to know above all things else. The theologians may be able to understand the doctrine of the imputation of Christ's righteousness and to draw the line between the active and passive obedience of our Lord; but they find it difficult to teach these doctrines to the people who will ever cling to the petition in the Lord's Prayer, "Forgive us our debts"; and express their faith in "The forgiveness of sins." It would be a vast improvement in the theology of our Churches and a return from scholastic Calvinism to the faith of the Reformation if less stress were laid upon the justice of God and the doctrine of Imputations and more stress were laid on the grace of God and the doctrine of Forgiveness.

The traditional Orthodoxy, when tested by the Apostles' Creed, is found to be sadly defective in the richest and most precious doctrines of our Religion. These are the very doctrines that are needed above all others in our times for the conversion of the world and the evangelization of the masses in our cities. These are the doctrines that belong to the common platform of the universal Church. These are the doctrines that ought to be raised upon the banners of all those who have at heart the unity of Christ's Church. These are the doctrines that are necessary to the full and harmonious system of Christian doctrine. It is the neglect of these doctrines that makes our systems of theology so dry and cold and dead. These are the doctrines that are the life blood of the Christian System. What is the use of forcing the sterner doctrines upon an unwilling world when the sweet and simple doctrines of the ancient Catholic Church are so much more appropriate for the sinful and the erring?

It would be a real advance in Christian Theology if we could for a few years reserve for the lecture-room and the study those hard doctrines that constitute the dissensus of Christendom, and in our public preaching and teaching rally the universal Church about the twelve articles of the Apostles' Creed that constitute the consensus of Christendom. If, with one heart and one voice, the universal Church would lift up this one ecumenical symbol, with its twelve bars of light and life, and advance to the conquest of the heathen world, a most wonderful consolidation of Christendom would take place, the communion of saints would become a real experience, and the world would soon be won to Christ.

UNION THEOLOGICAL SEMINARY.

BY the death of Chief Constable Williamson, the London Metropolitan Police has lost one of its most notable officers. He was an ideal administrator of the detective department—prompt, discriminating, cool and patient. Entering the force as a private constable forty years ago, Mr. Williamson rose by his own ability through the various grades until he became a chief constable, taking part during his career in most of the memorable cases which have culminated at the Old Bailey in the last quarter of a century. The Orsini conspiracy, the forgery of Russian rubles, the Clerkenwell explosion, the Benson turf frauds and subsequent charges against detectives, and latterly the dynamite outrages, came all more or less under the cognisance of the late chief constable, and of some of them he had complete charge. Mr. Williamson was fifty-eight years of age.

GERMAN NOTES, AND CHARLES SEALSFIELD.

BY THE COUNTESS VON KROCKOW.

THIS year opens in Germany with a good many interests in the public mind, in place of one absorbing topic, such as the last opened with. This latter, or the change on the throne, is become so familiar as to seem already old; and while it was local, a good part of that which now occupies the press is international. Mark Twain has given in "A Tramp Abroad," a description of German newspapers, and his calculation as to how many of them it would take to make up in contents a single copy of an American daily; and there cannot be chronicled any essential change in the matter of length, since he wrote; but a very marked change is to be noted in respect of the proportion of space given to foreign subjects. These are no longer condensed into a few lines copied from English dispatches. Regular columns, on the contrary, are being filled of late months with original correspondence, reports of foreign conventions, and copies of governmental publications relating to foreign affairs.

The nation has a new feeling of importance as a colonizing power, and a new sense of relationship with all other colonizing states; and this feeling, which has recently led to the grant of money by the Reichstag, for establishing a branch bureau for Colonial affairs in the Foreign Office, is supplied with abundant nourishment by popular papers. Even the periodical press gives evidence of the evolution; for in place of the representative single essay on ethnology or travel, magazines have begun to bring abundant articles on international adventures and enterprise.

The Germans, in a word, have taken on the habit in this last year, of sweeping their eyes further than to their anxiously guarded eastern and western borders and the Balkan Peninsular. Their poor savage African and Australian possessions have done for them something which the acquisition of the rich provinces of Alsace and Lorraine did not do; made their popular interests more cosmopolitan. The results of war increased their wealth, and Germany's political importance for Europe. The result of her colonizations has been the more solid ideal gain of increasing the importance of the world for herself.

The latest White Book over Africa proves that the charge of rezardlessness of life made against Major Wissmann to be unsubstantiated. The inimical organs of the English and the home press that brought it, laid too great an emphasis upon the killing of natives, and too little upon the political necessity for rigorous measures. A strong display of resistless power, in the way of raids and the razing of villages, or the kind of way which African chiefs understand, promptly terminated the native oscillating indecision as to whether the Arabs or the Europeans are likely to be successful, and encouraged a ready, popular resort to Wissmann's protection. The official implication that a brief, energetic campaign is an economy of life and property in the long run, certainly finds a support in the assertion that one year has left a minimum only to be yet done in Eastern Africa. The villages that were burned are being rebuilt, the caravan roads are opened, trade restored, and the stations of the East African Society for the most part beset again.

As for the fate of Dr. Peters, the early leader of this much-tried Society, opinion here is divided; just as many public and private reports run in, that tend to cast doubt upon his murder by the Somalis, as to confirm it.

The revolution in the form of the government in Brazil is criticised with violence only from one point and for one fact, by the monarchical press of the land; the truth being, as regards Germany, as I have often observed for years, that a sense obtains, profound almost as a superstition, in the inevitableness of democracy in the New World. So the tone of comment on the Rio Janeiro dispatches was a sigh of acceptance; for even where a question arose as to the unlikelihood of the permanency of the present unnatural quiet, there was no serious doubt of the outcome of all disturbances being republicanism in the end. Nor was the article in the *North German Gazette*, which stirred the subject of sending war ships to protect German interests, copied by other papers, as so often happens (the *Gazette* being Bismarck's organ). What was copied and went the rounds of the Conservative press was the vehement criticisms of the *Kreuz-Zeitung* against the almost universal disloyalty of the Brazilian *army*. The stereotype doctrine here is of the Vaterland being a world of patriots; no stress is laid on the Vaterland being a world of *com*patriots; and hence the genuine shock which is felt at the Brazilian soldiers feeling a comradeship with their fellow-citizens.

Conservative papers often open their columns to reports of strikes and popular outbreaks; it is impossible to know whether to mention the fact as a permanent sign of the times, or as an election maneuver. Its old attitude was one of total neglect, save, of course, toward the great strikes. Local strikes, rebellious meetings and every kind of social eruption that did not involve society, were ignored; and the reader who never took the precaution to refer to radical newspapers, retained an impression of the land being quiet and the Government popular and successful.

The result of the sudden mention of the Westphalian and Silesian strikes acted like a blast of alarm upon the gentry and landed aristocracy; and multitudes of well-meaning and intelligent men, in place of a feeling of satisfaction at the proof of German laborers being alert like Western workmen with new ideas, instead of sunk into Eastern apathy, were made by the suddenness of the news, into fierce opponents of labor movements. The stamp of criminality put upon Socialism, by the laws against Socialist agitation, and the charge of Socialistic doctrines being at the bottom of the Westphalian and Silesian outbreaks, tend to confirm this opposition. There can be no emotion of sympathy recorded for either the recent or the present strikes among the Conservative upper classes. The spectacle which they present is quite different from that of the broken phalanx of Conservatives in England. German Conservative opinion is solid against the strikers. Nor was there any public current strong enough to force the Westphalian directors to fulfill their promise to the miners. The obligation to take back the leading strikers that had been discharged from work, was only complied with three days ago, when the fresh outbreaks in London gave cause for apprehending new disturbances on this side of the channel. The spectacle which is offered at present on the stage of the labor drama in Germany is composed of three groups of players: the Emperor, who deals out commands now to the miners, and then to the directors, direct and concise; an indignant and harassed body of proprietors, leaning on the conservative opinion of the nation, which accepts these commands with dubious silence when they relate to themselves, and with revivified satisfaction when they warn the rebellious laborers; and an advance guard of advocates that pour out descriptions to all concerned of the necessity and advantages of permanent courts of arbitration.

"Your permanent courts of arbitration smack of the same revolutionary dish which constitutionalism was cooked in and forcibly served upon the King. We answer like the ancestor of our monarch, sirs: 'We want no slip of paper between us and our people.'" And the high and worthy Board turn their heads to the Emperor, the descendant and heir of the monarch quoted, for a nod of understanding and sympathy. In the background, the indistinguishable mass of sooty, blackened workmen, strain their eyes to the same exalted figure, breathless as to what the nod will be.

For with all the similarity which the labor agitation has in Germany, with the agitation in other countries, there is this trait of difference—laborers and capitalists here still look to the Crown. Deputations have been repeatedly in Berlin, and continue to be sent both from Siberia and Westphalia. The fountains from which the currents of the new demands of labor flow, lie in the ground of democracy; but on the German boundary they ooze into the old channel of habit and education, and run toward the throne.

But leaving these subjects of popular public interest, I should like to call attention to a literary one. The publication of Christmas literature, among which his works occur, remind me to ask, How many Americans know of Charles Sealsfield? Yet he is an author whom German critics, from Gervinus to Hirsch, have praised without stint; whom Gottschall called the "Great Unknown," and described as a master in characterizing peoples and races; and who, according to Kurz, is the only German writer who has grasped the great traits of Americans and Americanism, and described them with an eloquent, and the Indians with a concise and elegiac pen, who responded with every fiber in his being to the freedom which the American Constitution upholds and comprehended the exceptional nature of the excesses in American practice, while German authors, before and after him, have seen only matter for disapprobation in whatever is contrary to the police and military order of the Vaterland.

There must be circles of society in New Orleans, New York and Bordentown, who remember him still; for it is only a little more than twenty years ago that he died, and every educated German-American must know of his books; for Gottschall asserts that they enchanted the German public and are still unequaled. In Switzerland his little house, on its high Alpine bluff, is visited; and French political history mentions his name.

Sealsfield edited the *Courier des Etats Unis*, of New York, for a while against the Bourbons. His fame had brought him into the notice of Joseph Bonaparte and he became intimate in the house of the exile prince at Bordentown in the State of New Jersey. Later Bonaparte gave him letters to Lord Palmerston and numerous other distinguished men in Europe, so that his intercourse in London and Paris was of the most enviable kind. He journeyed from one continent to the other; from one country to another; from New York to New Orleans; from cities to the frontier. He was suspected of wearing a false name. And his nationality was disputed; but if ever a friend with a feint of jovial intimacy pressed questions on him in private, or an enemy started them publicly, they were never solved satisfactorily.

He was a citizen by naturalization of the United States of America, and domiciled himself in Switzerland.

There is a story told by Hemmann finally, which adds the last tangle to Sealsfield's international connection, by recording his attempt to marry in Germany. According to this story, which has just came out, the nov-

elist whose celebrated "Legitimacy and Republicanism" was being printed in Stuttgart, appeared suddenly in Stein, on the Rhine. He hired a room in the house of Mr. Boschenstein, a teacher, and wrote industriously. He lived in a poor way, and chiefly on bread and milk, which he paid for the instant the old waiting-woman had served it. As his clothing was simple and he avoided making acquaintances, a rumor got afloat of his being a miser. The stranger and more suspicious on this account sounded the accounts he gave, to the handsome daughter of a merchant across the street, of his plantation in Louisiana. The villagers warned the girl to beware of such a suitor; and, when to all the rest, he announced one day that eight slaves had been born among his Negroes, the girl left the tobacco counter where she had sold him cigars every evening to appear there no more when he came in. Nor was the invitation to a supper, which Sealsfield then sent to the father, accepted by the suspicious burgher.

Sealsfield was obliged to leave Stein a bachelor as he had come. Whether he ever made another attempt to get a wife, or did it in another fashion, or in another class is quite unknown, like so much else of his life. He died unmarried in *Unter der Tannen* (Under the Pines), a villa near Solothurn, in Switzerland.

Perhaps few wills have been opened with the same curiosity, and the high-pitched degree of curiosity, as the celebrated dead man's—for a mystery of real life that had occupied societies in two worlds was at last to be made clear. The names of the gentlemen are recorded who were present, and so are the contents of the testament. As for the latter, however, not a syllable of confession is found in it! As chief heirs the descendants of a certain Anton Postl and their descendants are mentioned, together with the early address of Anton, which was a small town in Austria, called Poppitz.

A prolonged investigation had to take place before a clear history of the case was obtained. Then it came to light that Sealsfield had gone so far in the attempt to conceal his identity forever as to name himself among his legatees; for this "certain Anton Postl, farmer and local justice of Poppitz," was his father, and one of "Anton's descendants," in consequence, himself!

The family aided the lawyer in connecting the links of the novelist's life by pointing to the monastery of the "Brothers of the Cross," in Prague, as the spot from which he had begun his career outside of the paternal walls. He had been placed in the monastery by his father, and from a novice had become a priest and a secretary of the Order. While on a journey, in company of another monk, he had escaped; the family knew not why.

But any reader of Charles Sealsfield's works will become convinced inwardly that there was but one reason for his flight, and that was his passion for liberty. His pen has the reserve of a ripened mind and experienced heart, and forms in its half-epic calmness a strong contrast to the tirades of the *Yüng Deutschen;* the impression it leaves, however, is always elevating, and elevating because of this engrossment with individual and civil freedom.

The uncommon merits of Sealsfield as an author are hardly likely to be appreciated in our day, in which landscape painting is tabooed for novels, and the heroic in character along with romantic background. Yet if charged with an historic glance, it is just the American eye, which would detect and appreciate Sealsfield's technical superiority; for a comparison of his landscape descriptions with these of Gerstaecker, Möllhausen, Ruppius, Armand, and other contemporaries who wrote of America, must show a plastic finish of paragraphs, where these other authors spread confused sentences over endless pages in the crudest style. And, altho the influence of Chauteaubriand and Cooper is felt in Sealsfield's conceptions of female and Indian characters, it remains true that of all the German writers of the recent school, who took American life for their subjects, Sealsfield is the only one who is original; the only one who is not an imitator of Cooper or of Cooper's imitators.

DRESDEN.

THE SUFFERINGS OF CHRIST.

BY SAMUEL T. SPEAR, D.D.

THE fifty-third chapter of Isaiah is, by Christian commentators, uniformly regarded as predictive of Christ, especially in respect to his sufferings. The contents of the chapter, briefly summarized, are the following: first, that Christ would be a sufferer; secondly, that his sufferings would be endured on account of the transgressions of others, and not on his own account; thirdly, that these sufferings for this purpose would be laid upon him by the appointment of God. Suffering and sin offering are thus blended together in the description of the Messiah given by Isaiah, centuries prior to his advent among men.

The applicability of this prophetic picture to Jesus of Nazareth involves two questions, one of which is simply *historical*, while the other is *doctrinal*. Both are important.

1. What then, in the first place, are the facts of *history* as we find them in the Gospel narrative, which is the only reliable source of information on the subject? In answer to this question the following statement is submitted to the reader:

(1.) Jesus, according to the record contained in the four Gospels, was, for the first thirty years of his life, a member of the family of Joseph and Mary, and resided at Nazareth. As to his history during this period, the evangelists are wholly silent, with the exception of the remarkable incidents connected with his birth in Bethlehem of Judea, his circumcision and the carrying of the infant Jesus to the temple in Jerusalem, the visit of the Magi at Bethlehem, the flight of Joseph and Mary with Jesus into Egypt under the special direction of an angel, their return to Nazareth after the death of Herod, the visit of Jesus to Jerusalem at the age of twelve years with Joseph and Mary, his return with them to Nazareth, his subjection to them, and the fact that he "increased in wisdom and stature, and in favor with God and man." (Luke ii, 51, 52.) Luke speaks of Nazareth as the place "where he had been brought up." (Luke iv, 16.) We have no information on the question of suffering during this period of his life.

(2.) When Jesus came to John the Baptist for baptism, he "began to be about thirty years of age"; and soon after he entered upon his public ministry. (Luke iii, 23.) Four annual Passovers occurred during this ministry, at the last of which he was crucified. (John ii, 13; v, 1; vi, 4; and xii, 1.) His ministry must therefore have lasted three years, with the addition of whatever time elapsed between its commencement and the occurrence of the first of these Passovers, which is generally supposed to have been about six months, making three years and a half in all. It is to this comparatively short period that we must look for the recorded sufferings of Christ.

(3.) It does *not* appear in the record that the life of Jesus, from the commencement of his public ministry until we come almost to the period of his death, was conspicuously one of *suffering*. No bodily infirmities are assigned to him, and no unsupplied necessities are described, suggestive of suffering from this source. There is no recorded instance in which the hand of violence was laid upon him until his arrest in the Garden of Gethsemane, or in which any injury was inflicted upon his person. There are no complaints or expressions of anguish, coming from his lips, that mark his life as peculiarly one of suffering, until very near the closing period of that life. The record shows the absence of all such marks; and hence to place them in his life is simply to draw upon our fancy for facts. It is quite true that, in his human nature, he was subject to the ordinary conditions common to the race, and as a man was impressed by them; and yet the record does not so intensify these conditions in the direction of discomfort and misery as even to suggest in Jesus the idea of a person pre-eminently distinguished for misery.

It is also true that the public life of Jesus was one of constant activity and personal effort, and that he was misapprehended and rejected by the great mass of the Jewish people, and opposed and maligned by the ecclesiastics of that age. His labors, however, did not make him miserable, since they were by his own choice; and surely his miracles could have no such effect, since they were blessings to others and evidence of the most exalted benevolence on his part. He was entirely superior to the malignant opposition which confronted him, and was not intimidated, disappointed, or discouraged by it. His lamentations over the wickedness of the Jews, and especially over Jerusalem, and his affectionate expressions of sympathy with suffering, were the lamentations and expressions of his own *love;* and coming from this source, they could not, without a psychological contradiction, essentially disturb the peacefulness and composure of his own inner life. It would be illogical to suppose that his happiness was blasted by his love, especially when the record furnishes no evidence of any such fact.

Jesus, moreover, was a sinless being, in the most intimate and harmonious communion with God the Father, entirely conscious that he pleased him; and this means that he carried in his own experience the full blessedness and joy of such a condition. The resources within himself put his happiness above the reach of merely outward events, and made him rather their master than their victim. As presented in the record, he moved through the whole scene of his public ministry with an equable and serene self-consciousness, with a sublime and all-conquering self-possession, with the most perfect self-confidence and assurance of the success of his work, with miracles at his bidding, with a wide-spreading fame, with crowds following him and astonished alike with his works and his words, with even his enemies baffled when he chose to baffle them, with no hesitation, trepidation, doubt, vacillation, perplexity, uncertainty, or conflicting counsels in himself, with no mistakes to be regretted and no false ambitions to be disappointed, with no bad passions to corrode and torment his own spirit, with the caution of a prudent and self-collected wisdom that was equal to any emergency, and with a complete comprehension of the whole character and design of his mission and work among men, not only in this world, but in that which is to come, resulting at last in his own exaltation at "the right hand of the Majesty on high."

Such, in a word, is the historic spectacle of the sinless Christ, as presented in the Gospel narrative. The whole manner and bearing of the great Teacher, while pursuing his public ministry, utterly repel the supposition that he was himself eminently a sufferer during this period. The one great impression which is made by the record, is that of intellectual and spiritual serenity and grandeur as belonging to Jesus, and not at all that of despondency, disquietude, depression, or any of the usual elements that mark a state of conscious wretchedness. And if this were the whole story, no one would ever think of suffering as a conspicuous feature in Christ's earthly life.

(4.) The scene, however, most wonderfully changes, when we come to the particular period in the earthly life of Jesus, which he fully anticipated, and which in the Gospel narrative is several times spoken of as "the hour," or as "his hour." He finished his public ministry with the Jews in the temple on Tuesday afternoon of the Passover week in which he was crucified. (John xii, 36.) Departing from the temple he proceeded to the Mount of Olives, and sat thereon "over against the temple," and there uttered the words recorded in the twenty-fourth and twenty-fifth chapters of Matthew. Then this peculiar "hour" was near at hand. (Matt. xxiv, 1–3, and Mark xiii, 1–3.) The baptism of *suffering*, upon which the Bible lays so strong an emphasis, was then just before him. Wednesday came and passed, with Jesus not in Jerusalem during any portion of the day, but in Bethany. Thursday dawned, and Jesus was still in Bethany. The evening of that day came, and then Jesus, having given directions in respect to the observance of the Passover, went with his disciples to the "upper room" in Jerusalem which had been secured and prepared for the purpose. The memorable scenes of that sacred spot being ended, Jesus then, late in the night, entered the Garden of Gethsemane.

Here it was that an awful baptism of *suffering* suddenly came upon Jesus. Here it was that he said: "My soul is exceeding sorrowful, even unto death." Here he prayed; and "offered up prayers and supplications with strong crying and tears," as if his heart were breaking. (Matt. xxvi, 36–39, and Heb. v, 7.) Here "his sweat was as it were great drops of blood falling down to the ground"; and here, "being in an agony," he needed the help of an angel to succor his sinking humanity. (Luke xxii, 43, 44.) No hand of violence had been laid upon him, and yet Jesus was "in an agony." No one ever read the story of Gethsemane without seeing this fact. Soon after this strange agony, he was arrested by Jewish officers, and soon after before Caiaphas the high priest, then before the Jewish Sanhedrim, then before Pilate, then on the cross at nine o'clock on Friday; and at three o'clock of that day, he bowed his head and gave up the ghost.

No contrast can be greater than that between Jesus the miracle worker, raising the dead, at his will hushing storms to repose, and baffling his enemies with a divine supremacy, and this same Jesus led to Calvary, nailed to the cross, and there for six hours hanging in agony and apparent helplessness. This, however, is the very contrast which the Gospel narrative presents. The story of his life paints the end thereof in vivid and tragic colors. Nature shuddered when Jesus died. The sun was darkened; the earth shook; rocks were rent; and graves were opened. Portentous miracles flung out the symbols of alarm and sorrow; and even the Roman Centurion who superintended the crucifixion, trembled, and said: "Truly this was the Son of God." (Matt. xxvii, 54.)

2. What then, as a second inquiry, is the *doctrine* which the Bible stamps upon these sufferings of the suffering Christ? Much might be said in answer to this question. Let the following suffice for the present article:

(1.) Jesus when in the "upper room," where he kept the Passover and fully anticipated what awaited him the next day, appointed the Lord's Supper as a permanent *memorial* of his death, and in the words of the appointment emphasized and explained that event. He spoke of the bread as his body given and broken for men, and of the wine as his blood "shed for many for the remission of sins." "This do," said he, "in remembrance of me." (Matt. xxvi, 26–28; Mark xiv, 22–24; Luke xxii, 19, 20; and I Cor. xi, 23–26.) There is no difficulty in seeing what Jesus thought of his own suffering and death, considered in relation to man as a sinner. That death was, in his estimate, a sin-offering; and in this sense God "made him to be sin for us, who knew no sin, that we might be made the righteousness of God in him," and through him be treated as if we had never sinned. (II. Cor. v, 21.) Human salvation and the death of Christ, as the basis thereof, are beyond all question in the Bible connected together. We learn from that Book, not simply that Christ died, but also that he "died for our sins." (I Cor. xv, 3.) His was a *sacrificial* death in which he offered up himself with a view to our pardon and salvation.

(2.) Jesus, when the event was immediately impending, referred to his death as his own glorification, and also as the glorification of God the Father. Teaching in the temple on Tuesday of his last Passover week, he said: "The hour is come that the Son of man should be glorified." Impressed and affected by the anticipated scene before him, he further said: "Now is my soul troubled; and what shall I say? Father save me from this hour; but for this cause came I unto this hour. Father, glorify

thy name." (John xii, 23–27, 28.) A supernational voice from God the Father responded: "I have both glorified it, and will glorify it again." In respect to this response Jesus said: "This voice came not because of me, but for your sakes." (John xii, 28, 30.)

After Jesus had, in the "upper room," exposed Judas the traitor to the disciples, and after Judas had retired from the place, Jesus said: "Now is the Son of man glorified, and God is glorified in him. If God be glorified in him, God shall also glorify him in himself, and shall straightway glorify him." (John xiii, 31, 32.) This language referred directly to his own death which, as he saw, would occur the next day, and in respect to which Judas would be a participating agent. At a later period when Jesus was about to leave the "upper room," and go to the Garden of Gethsemane, where, as he knew, he would be betrayed and arrested for trial and crucifixion, he "lifted up his eyes to Heaven, and said, Father, the hour is come; glorify thy Son that thy Son also may glorify thee." (John xvii, 1.)

These several utterances fell from the lips of Jesus but a short time before he actually suffered and died on the cross, and they all referred to that scene. "Signifying what death he should die," he said: "And I, if I be lifted up from the earth, will draw all men unto me." (John xii, 32, 33.) Jesus knowing that "his hour was come," and that, in the divine arrangement, he must die for the purpose so plainly indicated in the words appointing the Lord's Supper, did not regard that death as a disaster to himself, or any defeat of his cause. So far from taking this gloomy view, he looked upon his death as the path to his own glorification, and also the means by which he would glorify God the Father who sent him into this world. The scene before him was an awful one, and that he well knew; and yet he was not mistaken in his view of it and of its sequel. "Christ crucified," as he foresaw, would be the song of countless millions on earth, and the song of saintship in the skies.

To the two disciples going to the village of Emmaus, whom Jesus met on the day of his resurrection, he said: "*Ought* not Christ to have suffered these things and to enter into his glory?" (Luke xxiv, 26.) Suffering and glory are united in the death of Jesus. Never was the *apparent* less the *real* than when he "for the joy that was set before him endured the cross, despising the shame." (Heb. xii, 2.) He saw what the Jews did not see, and what his friends did not then see, but what prophecy anticipated "when it testified beforehand the sufferings of Christ and the glory that should follow," and what, in the light of subsequent events, and of the counsels of God thereby fulfilled, we are privileged to see (I Pet. i, 11.) Jesus understood the whole plan of his own death in all the relations and results thereof.

(3.) The significance of Christ's death does not depend upon the length or severity of his suffering, terrible as it was, but upon the *Person* who laid down his life as a voluntary sin-offering on the altar of human salvation. That Person was the "one Lord Jesus Christ" of the Gospel narrative, who had assumed our nature, and "was made in the likeness of men" that "he by the grace of God" might "taste death for every man." (Philip. ii, 7, and Heb. ii, 9.) That Person, in the totality of himself, in all that he was when working miracles, and in all that he is now in the heavenly world, "humbled himself and became obedient unto death, even the death of the cross." (Philip. ii, 8.) He hung on that cross as the *theanthropic* Christ, and, in respect to his human nature, was "put to death in the flesh," and in that nature suffered the agony of an awful death. Not an item of his essential Personality was absent from the scene. He could, and he did, while dying on the cross, say to the penitent thief: "To-day shalt thou be with me in Paradise." (Luke xxiii, 43.) He could and he did exercise the divine prerogative of salvation when seemingly he had no power to help himself. All the attributes and powers which the Bible assigns to the "one Lord Jesus Christ," were then and there as real as when he met Saul of Tarsus on his way to Damascus, or when he visited John in the Isle of Patmos.

This fact, never to be forgotten, gives to the suffering and death of Christ a unique and special character, without parallel in any other suffering ever felt, or any other death that ever occurred. That suffering and that death were attached to the Lord of life and glory, and for this reason stood in relations to God and man, as to their efficacy and power to save, not true of any other suffering or any other death. The character of both and the value of both are not determined by the mere fact of suffering or the mere fact of death, but by the Person who suffered and died, in connection with the purpose for which he thus suffered and died. He stamped his own personal significance upon what, without him, would have been simply a martyrdom, like that of Paul or Peter. The death of Christ should always be considered, not as the death of an ordinary person, but in direct connection with the Christ who died that death.

(4.) The allusions to the sufferings of Christ which occur so often in the apostolic ministry—sometimes in express words, and at others by obvious implication—are founded, if not exclusively, yet eminently and mainly, upon the scene of his final suffering. This is the historic scene—the one that is emphasized in the Gospel narrative, and equally emphasized in the preaching of the Apostles. It is the only scene in the life of Christ that is set before us in the Lord's Supper. It is the scene of which he himself made frequent mention before it became real. It is connected, as nothing else is connected, with what he termed "the hour." Gethsemane, and especially Calvary and the cross furnish the facts, and the localities, and also the thoughts and the language that relate to the suffering Christ.

(5.) These sufferings and this death were, in God's view and arrangement, necessary and proper in the process of human salvation. They were according to the "determinate counsel and foreknowledge of God." (Acts ii, 23, and iv, 27, 28.) God did not spare "his own Son, but delivered him up for us all." (Rom. viii, 32.) The Lord "laid on him the iniquity of us all." (Isa. liii, 6.) So Christ understood the matter, when he said with reference to laying down his own life: "This commandment [appointment or arrangement] have I received of my Father." (John x, 18.) He knew that he came into this world to suffer and die for sinners. The one fact that such was his intention, and that such was the intention of God the Father, settles all questions about the expediency of this suffering and death. Christ, considered with reference to this intention, is spoken of in the Bible as "the Lamb slain from the foundation of the world." (Rev. xiii, 8.) His death was no after-thought in the counsel and purpose of God, but was a part of his eternal plan, coeval therewith, and embraced therein.

The *suffering* Christ—the Christ who took upon himself human nature, and in that nature laid down his own life as a sin offering—is the Christ who speaks to this world from the cross on which he bled and died, and who from that cross offers to this guilty race his redeeming and sin-atoning service. He asks for human gratitude and human love and human faith, and is infinitely worthy of all he asks. He became "obedient unto death, even the death of the cross," to the end that God "might be just and the justifier of him which believeth in Jesus." (Rom. iii, 26.) God's love to man is expressed by his mission and work.

A strange spectacle is that which a sinner presents who, in defiance of the facts furnished in the nature, character and office of the suffering Christ, plods his course down to the gates of death and Hell, when he might, through this very Christ, soar and sing in Heaven. Alas! alas! for human nature when it shuts its eye to the best friendship in the universe, and scorns what it most needs! That is depravity bereft of reason, and intent only on self-destruction. It draws its own portrait in darkest colors, and appoints its own doom. Good were it for the subject and the victim thereof, "if he had never been born."

BROOKLYN, N. Y.

OUR WASHINGTON LETTER.

BY KATE FOOTE.

To Pennsylvania belongs the honor of continuing longest in Congressional service, not one man, but three men—William D. Kelley, Samuel J. Randall and Charles O'Neill, all elected from the city of Philadelphia.

Strangely enough, the three men were born in the city of Philadelphia, and the ratio of difference in their ages is seven years. Mr. Kelley was born in 1814, Mr. O'Neill in 1821, and Mr. Randall in 1828. Had Mr. Kelley lived until the 4th of March, his continuous service in the House of Representatives would have been just twenty-nine years, or fifteen Congresses, lacking one year.

Mr. Kelley preceded Mr. O'Neill and Mr. Randall by one Congress. His first election was to the Thirty-seventh Congress, theirs to the Thirty-eighth. Mr. Randall's continuous service is unbroken. Mr. O'Neill's service was broken once, by being out of the Forty-second Congress. As it is, the two are now in their fourteenth Congress. Mr. Kelley and Mr. O'Neill from the first were out and out Republicans of the stanchest type. Mr. Randall has been a lifelong Democrat; but the three men, each aggressive, and fearlessly outspoken, have been the warmest friends.

No man going out of the House will be so missed as Representative Kelley. It is not because of the long years there, where he was known as the "Father of the House," but because of the man himself—honest and straightforward, in every line of his rugged face, in every tone of his deep, sonorous voice. His last official work was done on the opening day of Congress, when he stood before the desk and read the oath of office to the new Speaker, Mr. Reed. And it is the last remembrance of him carried away by the people looking down from the galleries. His tall, thin figure was erect under its seventy-five years; his voice had all its old power and impressiveness; his face, so lined and seamed in its strength, was so kindly in its expression; and as he stood with the book in one hand, and the other uplifted, there was no sign of feebleness or physical suffering which a few days after proved his fatal illness. A month later many of the same people looked down on his coffin, placed on the spot where he stood that day. Funerals at the Capitol have not always been free from pomp and ceremony. But this was very simple—very characteristic of the man whose life was plain and above display. There were a few white flowers on the coffin, and around sat his wife and children and grandchildren. A few white flowers were on the desk before his vacant chair. The reading of a chapter and prayer made the brief and beautiful service.

The President's wife sat in the Executive gallery, and on the floor were the Vice-President, members of the Cabinet, the Senate and members of the House. Here and there sat a man who was like a leaf of past history. Gen. Robert E. Schenck, who was in Congress so long ago, and General Banks, who was Speaker six years before Mr. Kelley entered Congress, were among the pall-bearers. It was all over in half an hour; but it was a half hour great in the presence of the dead, great in the presence of the living, and great in the simplicity of the occasion. Perhaps the tenderest, strongest words of sympathy sent to the sorrowing wife were written by Mr. Randall, from his sick-room on Capitol Hill. He has not been out of the house since he was brought here from his Philadelphia home several weeks ago. Who shall say how soon the second of Pennsylvania's honored three shall follow the first?

In the Senate there are more men who have crossed the threescore and ten line. Senator Morrill and Senator Payne are the oldest in years, both born in 1810, the former at the beginning, and the latter at the end of the year. Senator Morrill will be eighty years old on the 14th of April. His friends keep the day in mind, for he keeps them in remembrance, by giving a birthday party. No two in the Senatorial circle have been growing old so gracefully as Senator and Mrs. Morrill. Theirs is a beautiful, serene life, untouched by political disappointments and undisturbed by social ambitions, holding its own steadily, against all the upheavals of new people and new riches. Some one has said: "Official society is made up of broken sentences." Well, there are a few houses where the best pieces are to be found. Senator Morrill's house is one of them. In its atmosphere of culture and repose there is ever time to put the pieces together, and get out of them something higher and more satisfying, than is to be extracted from the general official "swim."

Senator Morrill has been in continuous Congressional service almost thirty-five years—thirty-five years on the next 4th of March, when he will have been twenty-three years a Senator of the United States. He had served twelve years in the House, and without any break, went directly from the House to the Senate, making, all told, thirty-five years of service. And what a clear record it is—from first to last, all through—clean, faithful and industrious. Senator Morrill does not look his years. From a stranger's point of gallery view, it would be a question which of the Vermont Senators was the older, Mr. Morrill or Mr. Edmunds. Mr. Edmunds's hair is much the whiter, and his head is much the balder, tho he is not quite sixty-two. He has been a Senator one year, one month, and one day, longer than Mr. Morrill, having been appointed to fill an unexpired term before elected to the Senate. But he had no service in the House. On the 5th of next April, Senator Edmunds will have been a Senator of the United States twenty-four years. And what a clean record too—clean, faithful and industrious. The Vermont Senators own their Washington houses—not great houses, but attractive, home-like homes.

Another "born Vermonter" is Senator Sawyer, of Wisconsin, who is well along in his seventies, and has just built "Sawyer Palace." It is one of the great new houses, and its magnificent interior is that of a palace. It outshines by far its neighbor, "Stewart Castle," so fine in its day that the name Castle, lightly given then, has held to it ever since. A second neighbor is the Blaine house, that gave no happiness to the Blaine family, but exactly fits the wealthy Leiters, who occupy it, and for which is paid the highest rent paid for a private house in Washington. Near it is the Patten house, built by the late Mrs. Patten, who brought her millions and her daughters to the Capitol a few years ago. I might go on, naming the many splendid neighbors around and about "Sawyer Palace," for they are in the aristocratic West End; but not one of them shows the artistic interior, whose beauty gives to the beholder the delight of a work of art. The exterior is of rough cut brown stone, the architecture one of turrets and towers. But it is plain and massive, of course, as becomes a palace. It is the inlaid floors, the polished woods, and the hand-decorated walls, that almost take one's breath away—that is, away from Republican simplicity.

The drawing-room walls are upholstered in "old rose" brocade up to the frieze, the frieze of roses—and such roses they are! Masses of deep pink buds, half open, full bloom, sweet, luscious roses on long, drooping stems, just ready to fall at your feet—painted by Dora Wheeler, and as only Dora Wheeler paints roses. Is not this enough for one room? But there is the ceiling of paneled white satin, on which is strewn more roses, not masses, but carelessly, here and there, big, full bloomers.

The dining-room is in rich, dark wine mahogany, side walls and ceiling, all except the frieze—another painted frieze. But this one is a series of landscapes, with nymphs, cupids and fairies in exquisite flesh tints. Gorgeous is the word here; and it is the one room in "Sawyer Palace" I want to criticise. The pictures are separated by peacocks, with spreading feathers. Why pictures and peacocks for a dining-room frieze? The hall is spacious and of solid oak finish; its square lines broken by a tower window rounding out before the fireplace; and on

the other side is the grand stairway. The ball-room, when completed, will show Moorish effects. The reception-room is in dull silver, lacquered wood and blue walls. All of the rooms open into the hall and make it a part of themselves. I shall not go to the top of "Sawyer Palace," tho the beautiful work is carried up to the upper floors. But to give some idea of the second floor, one room has upholstered walls of pale yellow velvet, and a frieze of yellow tulips; another has purple velvet, and a frieze of pansies; and the library has blue-gray walls, and a frieze of field dasies. There is just one room that seems to have gotten into "Sawyer Palace" by mistake. It is modest in size, and exceedingly modest in finish and furniture—as a whole, the plain, comfortable bedroom of a plain man, who could not, by the wildest imagination, be associated with the palace. It is the Senator's own room, and here he enters from the grand library; and if the truth be spoken, often hides away from the splendors of his own house. A plain, large-hearted, kindly man, who built a palace to gratify his wife and daughter; but reserving one modest corner where he could be—himself—a man of strong sense and unerring judment, on whom good luck has never ceased to smile, but who, till the day of his death, will be happiest when talking about buying his time of his father at seventeen, going West, there to "grow up with the country," by chopping pine logs on which to lay the foundation of his fortune. This is the millionaire Senator from Wisconsin, and the owner of "Sawyer Palace."

Social, but not political circles, have been more or less under the "influenza" depression. Apparently, the "influenza" has had no effect in the House, where the fight over the Rules continues lively; and in the Senate, where Senator Plumb and Senator Call have battled with unruly tongues. But in social circles the "influenza" depression cannot be denied. Dinners, parties and visiting have been braced up on the "don't think of it" science; but, of course, things go on with half-hearted spirit and vim. The low-cut gown has "backed down" as never before, under the terrors of the epidemic. Women, never careful before, dared not risk any chances now, and they have appeared in high waists and long sleeves at dinners and evening parties. For a time, at least, "influenza" will accomplish what no fashionable leader can do in Washington—some reform in the low-cut gown, which will be modestly low, or filled in with lace, or worn on occasions when the low waist is appropriate. Turning day into night, and afternoon receptions into evening parties, have been carried to a deplorable extreme in official circles.

For instance, at afternoon receptions what is more incongruous than street-visiting toilets in the brilliant, gas-lit drawing-rooms, where the hostess and a dozen assistants are in full evening dress? But this has been going on year after year, and among people who would feel injured if their tastes were questioned. It is not the young and giddy girls who bare their shoulders at all hours inappropriately, but their mothers and grandmothers, many of them the most unexpected women to appear in the low waist. One grandmother, who has been prominent in official circles for twenty years, and a woman deservedly popular, who was never known to wear a low-cut gown, has this season appeared in the *decolleté* waist and short sleeves. To say her friends are surprised would not express the half of their astonishment. They are also grieved and would hardly "believe their own eyes"; for, as they said, "she seemed the last woman in the world to succumb to personal vanity now, after she is past fifty, and a grandmother ten years, too, before she did it."

A number of weddings have come into the past week. The sun did not shine on the brides, but as they were married in the evening, lack of sunshine was of little account. The prettiest home wedding was at Mr. John W. Foster's house, where Eleaner Foster and Robert Lansing, of Watertown, New York, were married. It was very simple and according to the bride's wishes, who set her own wedding on the anniversary of her sister's, four years ago. The ceremony was performed by the brother-in-law, the Rev. Dr. Dulles, of Watertown, and there were present only the relatives of the couple; so that it was "all in the family." But there was a large wedding reception and a very gay company to offer congratulations. Of course the bride was in white—a beautiful *faille* and filmy lace gown, and a veil of tulle held by orange blossoms. Interest is usually in the bride; but at this wedding the bridegroom came in for half and half on his own account. They were a strikingly handsome couple, the bride tall and blonde, the bridegroom dark and fine-looking—a young lawyer who, the Watertown people proudly declared, was the "great catch" of the place. On the other hand, Miss Foster is one of the rare young women whose personal beauty and exceptional social advantages have not spoiled her. She has had life at three courts, her father having been Minister to Mexico, Russia and Spain. She is thoroughly educated, well traveled, and was naturally in the line of making what is termed an "ambitious marriage," the aim of so many young women in official life. But she has retained her naturalness, sweetness and simplicity through it all, and at twenty-four chose a "poor young lawyer," and the happiness of a quiet home. After a wedding sail—for it is not the conventional "taking the train," but a wedding journey on Mr. E. H. Bateman's yacht—Mr. and Mrs. Lansing are to set up housekeeping in Watertown.

A fortnight since, Roswell P. Flower's daughter married a "poor young man," who happens to be from Watertown also. Miss Flower is an only daughter, and heiress to many millions. It would have been her first season here, and a less worldly girl, especially a girl of nineteen, would have seen something of the gay life here. But Miss Flower would have none of it. The "swim" had no attractions for her, so she married Mr. Taylor, of Watertown. It is not only encouraging, but it is refreshing, when a rich young woman makes a "love match" in Washington, where so many of them are rated at the market value of their father's money. It is a pity that it is true, but it is true nevertheless, that millionaire's daughters are overshadowed by money as great men's sons are overshadowed by names.

Mrs. Grant, who has been the guest of Mrs. Washington McLean for a week past, has received much attention. She never looked better. Her hair is fast turning gray, and it gives a softened expression to the lines of her face; and her pleasure at meeting old friends adds to its bright contentment. She still wears mourning silk gowns, which are very becoming, and give a certain stately grace of appearance, having much advantage over colors. At the President's reception to the Diplomatic Corps Mrs. Grant was the first to pass down the "line," just before the reception began, then went back, in the Blue Room, where she held quite a little "Court" of her own with many people about her who had known her as Mistress of the White House. Senator and Mrs. Stanford gave a dinner in her honor. It was one of the most superb tables ever seen here. The plates were of gold, knives and forks of silver, and teaspoons of exquisite enamel bowls on silver and gold handles. Basins of chased silver held the flowers, and silver candelabra held wax lights. All this gold and silver was beautifully relieved by sparkling, delicate cut glass; and the effect was one of elegance. It would not be surprising if Mrs. Grant should decide to make her winter home in Washington. She has a larger circle of friends here than anywhere else. It would seem most fitting that President's widows should make a home at the Capital.

Mrs. Harrison had intended to give her first luncheon in honor of Mrs. Grant. But the death of Walker Blaine, after five days' illness, came with shocking force to Administration circles and hundreds of friends who had seen him but a few days before out and well. His illness began on Friday evening, but there was no anxiety about him until Tuesday. I saw Secretary Blaine on Monday evening, and tho his son had suffered a good deal the night before, he was then better and thought to be on the mend. The dinner-party went on, not a reception as was stated, but a dinner to a company of twenty in all; some of the guests diplomats, others personal friends. On Tuesday Mrs. Blaine felt greatly depressed and seemed to have the feeling that her son would not recover. She would not at first consent to having a nurse, as she said it would worry her son to be cared for by a stranger. The mother and sisters, therefore, took care of him until Wednesday morning, when a nurse was permitted to relieve them, or rather share the care. It is indeed a stricken household. Less than three weeks ago Mrs. Blaine's sister died, and Christmas week she spent in Augusta, where her sister was buried. Two days before New Year's Mr. Blaine's brother died, in Oregon. But the crushing sorrow, and the greatest Mr. and Mrs. Blaine have ever been called to bear, is now, in the death of their son. They are indulgent parents, and Mrs. Blaine is especially a tender, devoted mother, always nursing her children through every accident or illness.

Walker Blaine had spent the greater part of his life in Washington. He was but a lad when his father first entered public life, and from that time on his longest absences were when at school and college. No young man was so widely and constantly known among official people, and, it may be said, liked for himself. He was never fairly estimated, for it was true in his case, that his father's greatness overshadowed him; but as I said in a former letter, people were fast beginning to do the young man justice. They could not help seeing how well he acquitted himself, and how ably he performed the duties of his position. He was always accessible to visitors, and many needlessly encroached on his time, always genial, patient and tactful. In social life he was generous toward others, whom he attracted by his cleverness.

Fine Arts.

SIR WILLIAM STIRLING-MAXWELL, BART.

BY ANDREW JAMES SYMINGTON, F. R. S. N. A.

THOSE who wish reliable information and guidance as to Spanish Art will consult the works of a distinguished man of affairs, a nobleman who belonged to the west of Scotland, and who died in Italy, at Venice, in 1878.

Sir William Stirling-Maxwell—well known for genius, scholarship, culture and refinement; for his munificent patronage of art, and his valuable contributions to art-literature and historical research—was beloved and respected by all who knew him, alike for his solid worth, independent judgment, chivalrous courtesy, thorough aptitude for business, and unassuming gentleness of disposition.

His death was a serious public loss; for, in addition to his having attained an influential position as a statesman, apart from party politics, he was Deputy-Lieutenant of Perthshire, a member of no end of important commissions—such as those, on university matters, the Endowed Schools of Scotland, the Board of Education, etc. He was also Chancellor of the University of Glasgow, and a Trustee of the National Portrait Gallery, and of the British Museum.

Sir William was born at Kenmure, near Glasgow, in 1818. He was the only son of Archibald Stirling, Esquire, of Keir, Perthshire, the representative of an old and wealthy family. His mother was a daughter of Sir John Maxwell, Bart., of Pollok, Renfrewshire. He was educated at Trinity College, Cambridge, where he graduated B.A., in 1839, and M.A., in 1843.

Having previously devoted much of his time to the study of Spanish history, literature and art, he, that year, set out on a tour through France and Spain, making a prolonged residence in the latter country for the leisurely prosecution of his researches.

It was in the course of this journey through the delightful land of Velazquez and Murillo that he first conceived the idea of writing his work, the "Annals of the Artists of Spain." As there were no English authorities on Spanish art, he was desirous that others should share his delight in the knowledge and appreciation of Iberian art.

This work, published in 1848, contains accounts of many artists and their works; it also philosophically sketches the rapid rise and speedy decline of Spain in the fine arts and in other walks.

Sir William had his attention directed to "The Cloister Life of the Emperor Charles the Fifth" by a visit which he paid to the monastery of St. Jerome, at Yuste, in the summer of 1849. That led him to look into the earliest records of the event, to which the ruin owes its historical interest, in the archives of Paris, and carefully to note everything in the locality itself, with its lovely surroundings. Of Yuste, in this connection, he quaintly remarked, that the imperial eagle had chosen a charming nest!

The results of Sir William's research were, in the first instance, contributed in two papers to *Fraser's Magazine* in 1851. These he expanded and published, as a volume, in 1852. The portrait of the Emperor, on the title-page, is taken from the fine print drawn and engraved by Encas Vico—a head surrounded by a florid framework of architectural and emblematical ornaments. This seems, from all we can learn, to have been the portrait which Charles, as we are told by Lodovico Dolce, examined so curiously and approved so highly, and for which he rewarded Vico with two hundred crowns.

In 1855 appeared "Velazques and his Works," in separate form, rewritten and expanded from what had appeared about him in "Annals of the Artists of Spain." It contained many additions which Sir William's later travel, observation and reading, had enabled him to supply.

The catalog of prints, appended to the volume, is chiefly founded on a list of those in his own collection, and in that of his friend, Charles Morse; while to the list are added the names of all the prints he could see or hear of elsewhere; so that it forms the most complete catalog hitherto attempted of prints after the great master of Castille.

From the first chapter of this valuable work we quote the following interesting passage:

"The art of painting was late in taking root, and slow in coming to maturity, in the soil of Spain.

"Many a fine ballad and song, several nervous and picturesque chronicles, a few elegant poems on Italian models, even some attempts at criticism, had proved the strength and polished the fashion of the Castillian tongue—many a noble church and stately abbey, urban palace and feudal castle had displayed the genius and skill of Castillian architecture, before Spain had produced a painter whose works descended to the times when art and its movements became subjects for inquiry and speculation.

"Until the union of the crowns of Aragon and Castille, and the extinction of the Moorish power, the Spaniard had little temptation or opportunity to cultivate the arts of peace and acquire the refinements of civilization.

"The early commercial and political relations between Aragon and Italy introduced some taste for painting at Barcelona and Zaragoza, at a time when it was hardly known in other parts of the Iberian peninsula. The names of a few painters, apparently native Spaniards, have been found in monastic records of the fourteenth century. King John II of Castille (1407-1454), who loved poetry and music, and the society of his minstrels and men of letters, entertained at his gay court two foreign painters—Dello of Florence, and Rogel of Flanders.

"But of the three great schools of Spanish painting—those of Andalusia, Castille, and Valencia—none can be said to have had a definite existence before the middle of the fifteenth century."

Of Velazquez, Sir William, elsewhere, in this volume, says:

"No artist of the seventeenth century equaled Velazquez in variety of power. He tried all subjects, and he succeeded in all."

Sir William was returned to the House of Commons, in 1852, as Member for Perthshire, which county he continued to represent till 1865. In that year, on the death of his maternal uncle, Sir John Maxwell, he became heir to the baronetcy, conferred by patent in 1682 upon one of his ancestors, who was afterward a member of King William the Third's Council for Scotland, and who assisted to carry out the union of the two kingdoms under Queen Anne.

To his own name, Stirling, he took and added that of Maxwell when he assumed the title in 1866, after counsel had decided that the latter devolved upon him, under the re-grant of 1707, which extended the limitation to the heirs of entail whatsoever.

He had previously, in 1863, been elected Rector of St. Andrew's University, on which occasion he received the degree of LL.D.; and in 1872 he was installed Lord Rector of the University of Edinburgh. At the general election in February of that year he was again returned to the House of Commons as M. P. for Perthshire. On April 28th, 1875, he was elected Chancellor of the University of Glasgow. He was Vice-Lieutenant of Perthshire; and as a trustee he still continued to take an active interest in the British Museum and in the National Portrait Gallery.

Sir William was twice married: first to Anna Maria, third daughter of the Earl of Leven; and afterward to the Hon. Mrs. Caroline Elizabeth Norton, for whose genius and character he had long entertained the highest admiration. She was one of the Sheridans, and sister to the mother of the Marquis of Dufferin and Ava. She published several volumes of poetry, contributed extensively to the annuals and magazines, is the authoress of the novel "Stuart of Dunleath," and of the well-known song "Love Not."

The following lines, we believe, were among her latest compositions:

"TO MY BOOKS: A SONNET.

"Silent companions of the lonely hour,
Friends who can never alter or forsake,
Who for inconstant roving have no power,
And all neglect, perforce, must calmly take,
Let me return to you; this turmoil ending
Which worldly cares have in my spirit wrought,
And, o'er your old familiar pages bending,
Refresh my mind with many a tranquil thought:
Till, haply meeting there, from time to time,
Fancies, the audible echo of my own,
'Twill be like hearing in a foreign clime
My native language spoke in friendly tone,
And with a sort of welcome I shall dwell
On these, my unripe musings, told so well."

A confirmed invalid at the time of this marriage, she was never able to visit her husband's home in Scotland, and only lived for a few happy months after their romantic union.

Sir William did not reside for any great length of time at Pollok; but he took a lively interest in the improvement of the estate, and in the welfare of all who were in any way connected with it. Almost the last, if not the very last, public appearance he made in the district was when he laid the foundation-stone of the Pollokshields Established Church, in 1877.

Toward the end of that year, he left Keir, for Italy, apparently in excellent health, but was suddenly cut down, a victim to Continental neglect of sanitary measures, in the city of the Doges, a full decade before reaching the three-score-and-ten years allotted to man by the Psalmist.

He was staying, alone, at a hotel in Venice, when an attack of typhus fever, complicated by congestion of the lungs, proved fatal, after a week's illness. He died on Tuesday, the 15th of January, 1878. He left two sons, by his first wife, the younger called Archibald, and the elder bearing his own name and succeeding to the title.

The late Baronet was created a Knight of the Thistle by Her Majesty, on the vacancy occasioned by the death of the Earl of Dalhousie.

Deservedly esteemed by his tenantry as a good landlord, he was also well and widely known as an agriculturist; and, at the time of his death he held the office of Vice-President and Honorary Treasurer of the Highland Agricultural Society. From his very youth, Sir William Stirling-Maxwell was strongly attracted by the romance of Spanish history; and, as a desirable preparation for the compilation of works relating to it he spent, as we have seen, much time traveling in Spain and in study on the spot of all that in any way tended to throw light on the subjects on hand. His work on Velazquez is, indeed, almost unique, of its kind, in English literature.

Sir William has done for this great artist what Arsene Houssaye did for Leonardo da Vinci, and Grimm for Michael Angelo. Everything that can be known, or need be known, regarding the prince of Spanish painters, even taking into account the subsequent "Life of Velazquez," by Professor Carl Justi, is told in his graceful pages. No labor was spared in the preparation of the book, the widely scattered works of the artist having been hunted up in Spanish monasteries and French palaces, and subjected to careful study, while the work was being written.

We learn, with pleasure, that arrangements have been made with Mr. John C. Nimmo, the publisher, to issue a new illustrated edition of Sir William Maxwell's works, in the spring. These will be "The Annals of the Artists of Spain"; "The Cloister Life of the Emperor Charles the Fifth"; "Velazquez and his Works"; and, "Songs of the Holy Land."

Everywhere acknowledged as an authority by specialists, this timely re-issue of his works will help to make his valuable art teaching better known to the general public. Sir William Sterling-Maxwell—an ornament to the Legislature, to society, to literature, and to art—was one, of whom his intelligent countrymen, of all shades of opinion, were justly proud; and of him it may emphatically be said:

"He was a man, take him for all in all,
I shall not look upon his like again."

LANGSIDE, GLASGOW, SCOTLAND.

Sanitary.

DEATHS BY ACCIDENT.

THOSE whose privilege and duty it is to guard human life and to prevent disease, injury and death, need to have large concern for the great and varied number of accidents that shorten or destroy the lives of men.

The term accident is so associated in our minds with that which is unavoidable that we are apt to forget that by far the most of casualties could have been foreseen and prevented. It is a good sign when law holds the proper persons strictly accountable for them, as when it punishes the builder for the house that falls; the boiler-maker for imperfect construction, or the employé for negligence by which the railroad accident occurs. In England law goes still further, and recently landlords have been punished for bad drainage in houses, and for rooms defective in air and sunlight.

One of the first duties is to have regard to the welfare of children in schools and in factories. The law should very carefully regulate the condition of school buildings, and see to it, as Sir John Simon expresses it, that those whom the State assembles for education or whom it assigns to productive labor shall find such sanitary and protective conditions as shall imperil neither health nor life.

Hence it is that wise statesmen are looking carefully not only to the condition of school buildings, but to all those questions of modes and degrees of education that concern the health and future physical vigor of pupils. It is wise that physical education is thus taking a wider scope than athletics or gymnastics, and is being recognized as including all that affects the proper rearing and development of the body.

So law concerns itself both as to the age of those in factories, the kind of work required of children, the number of hours and the conveniences for healthful labor. It does this not only that there may be time for schooling, but also that independent of this the labor of the young may not unfit them for work and endurance through long years of effective life.

The protection of all machinery is now well recognized as a duty. This is so much a mechanical age, that a very large number of accidents occur from machinery, not only by breakage but by its revolution when in order. A thoughtless stretching out of a limb in a moment injures its owner, or the skirt of the coat is blown against some wheel or belt and the unfortunate victim drawn in to fearful injury or sudden death. Hence the system of factory inspection as now carried out in many countries is so fortified by law and enforced by a rigid system of examination as that it is not only humanitarian but pays for itself in saved lives and more productive industries.

The necessity for the frequent examination of boilers by authenticated experts is no longer denied, but in some States feebly enforced. Millions of boilers are at work in the United States in all forms of industries and in all varieties of travel, so that every one who is astir is exposed to this source of injury. Metal becomes so affected by irregular expansion, incrustation or rust that there must be this examination. Indeed, the very jar of work sometimes causes weakening of cohesion amid particles so that the scientists speak of the "fatigue work" of iron.

The importance of protection against fire and of modes of escape, when it occurs, also needs to be more fully recognized. While the insurance companies have enough of restriction in their policies, the strife for business is such that greater risks are taken than formerly. The number of boilers and explosives used in private dwellings is such that these too need to be considered. Many of our States now require fire-escapes for factories, tenements, hotels and all public buildings. Yet some of them are clumsy and inaccessible, so that they too need to come under some form of inspection.

Altho the lightning-rod man is still around, the perils from lightning do not seem to have diminished. It is claimed by some that owing to the clearing up of forests, the multiplication of fires and machinery, there are more artificial disturbances of the atmosphere, and so we are having more frequent and more severe thunder storms. A lightning-rod discussion among scientists in England about two years since revealed some strange discrepancies of opinion as to the proper construction of rods, and even some modifications of view as to their availability. It is a subject upon which we are needing more light and a formulation of rules by some of our best authorities.

Now that electricity has become so prominent a mode of lighting, and has application as a power in so many ways, legislation and experience need to be brought to bear upon it. The dynamo in ordinary hands is a dangerous weapon. Numbers have been killed or paralyzed thereby. The number of accidents that have occurred by contact with wires has been so great that there is urgent need of investigation such as shall place greater guards against this destructive danger.

The use of fire-arms has so muiltplied, and the varieties of explosives used in this way so increased, that here, too, all that use weapons should be more thoroughly instructed as to their proper use and as to their perils.

Some-time since we had occasion to reckon the deaths in a scattered population of one million in a single year, from drowning alone, and were surprised to find that out of 20,000 total deaths over 200 perished from this cause alone. In all our cities restrictions should be put on bathing, and even on shore bathing-masters should have legal power to enforce certain regulations.

We have spoken at length of railroad accidents since these are so frequent, and the losses of employés so many that all recognize the need of strict accountability. We commend the whole subject of accidents to the careful consideration of all those who study the means of preserving human life.

Personalities.

JULES VERNE, who lives at Amiens, is prevented from traveling and visiting the countries he wishes to describe, by the injury he received four years ago when an insane nephew shot him in the leg. He lately said to a visitor:

"I am now at my seventy-fourth novel, and I hope to write as many more before I lay down my pen for the last time. I write two novels every year, and have done so regularly for the last thirty-seven years. I do so much every morning, never missing a day, and get through my yearly task with the greatest ease. I must tell you that I am very severe on myself, and that I correct and correct. The function of whetstone was never more rigorously performed by any author on his works than by me on mine. I will show you one of my manuscripts, and you will see that in every line there are numerous erasures. Then I copy and correct again, and then I re-copy. I often copy six or seven times before sending my copy to the printer, and then when my proofs come in I always find a quantity more corrections to be made. I don't believe in dashing off work, and I don't believe that work that is dashed off is ever worth very much."

....Mr. Herbert Ward, who was with Stanley at the outset of his expedition, has many interesting stories to tell about that remarkable old gentleman, Tippoo Tib. His real name is Hamid Ben Mohammed, his *nom de guerre* being a phonetic effort on the part of the natives. Tippoo has a pleasing way of going round in the early morning surprising peaceful villages where ivory is reported to be stored, and pegging away with his rifles. The natives used to say that the sound of his gun was like "Tip, Tip, Tip," hence they called him "Tip-Tip," which Europeans rendered into the new famous Tippoo Tib. Tippoo is as wealthy as he is rapacious. Mr. Ward has a photograph which he took of him in front of his hut, surrounded by his braves, who are standing guard by thirty tons of ivory, worth at least $400,000. Tippoo, in presence of his treasures, wears an amiable, almost angelic expression.

....Some time ago there appeared in a Washington paper the following advertisement:

"WANTED—By a gentleman and wife, old residents of Washington, half a pew or two seats in St John's Episcopa Church: best of social references given."

This willingness to give social references to secure the privilege of worshiping at St. John's Church reminds *The Washington Post* of a story of President Lincoln. One day during the War a young officer called upon him to secure an appointment in the army, and brought him letters of recommendation signed by all the F. F. V.'s in the District of Columbia. There had been no application for office before President Lincoln so strongly supported by the aristocracy, and, turning to the young man, he told him that he would give him the appointment, and handed him back his papers. "Don't you want to place the papers on file?" asked the office-seeker. "I supposed that was the custom." "Yes, that is the custom," said President Lincoln; "but you had better take them with you, as you might want to join St. John's Church."—*Washington Post.*

....Ye Wan Young, Ye Cha Yan and Kang Sing, members of the Korean Legation at Washington, are very fond of society. They trot about making calls and attracting attention from mischievous street urchins. Ye Cha Yan, the Secretary of the Legation, is the only one of the three who can speak English; nevertheless Ye Wan Yong and Kang Sing have a good time. They like American girls, American drinks and Washington customs. They are always well received except by servants.

....Miss Rose Elizabeth Cleveland, sister of the ex-President, has gone for the winter to the Pine Crest Inn, at Paola, Orange Co., Fla. Miss Cleveland has published a number of poems in THE INDEPENDENT.

Pebbles.

IF you should happen to want your ears pierced, just pinch the baby.—*Texas Siftings.*

....Married life is not all thorns. You strike a nettle once in a while.—*Philadelphia Inquirer.*

....Go to the champagne cork, thou tardy lover; consider its ways and do likewise.—*Binghamton Leader.*

....For the few who have sworn off there are many who are swearing right on.—*Hutchinson* (Kan.) *News.*

....If a young woman's disposition is gunpowder, the sparks should be kept away from her.—*New York Ledger.*

... "Where are you going my pretty maide?"
"I'm going to sneeze—atchoo," she saide.
—*Washington Star.*

...."Now, Richard, why did the Israelites make a golden calf?" "Why, 'cause they didn't have enough gold to make a cow, I 'spose."—*Life.*

....At the Club.—*Brown:* "Does your wife keep her temper very well?" *Jones:* "Um—er—some; but I get the most of it."—*Boston Gazette.*

...*She* (laughingly): "Why are you looking so intently into my eyes? Are you looking for the mote?" *He* (seriously) "No; for the beam." Then she beamed.—*Lawrence American.*

...."Have you a pain in your chest?" asked the doctor of the man with the influenza. "Don't call this a chest, do you?" said the patient, with a wheeze. "Seems to me more like a grippe-sac."—*Washington Hatchet.*

....*Sunday-school Teacher:* "Now tell me what the Epistles are?" *First Scholar:* "I dunno." *Second Scholar:* "I does." *Teacher:* "Well, Johnny, what are the Epistles?" *Second Scholar:* "The Epistles are the wives of the Apostles."—*America.*

....Tit for Tat.—*Mr. Younger* (meeting Miss Winters on the street): "Why, how do you do?" *Miss Winters* (with a cold stare): "You have evidently made a mistake, sir." *Mr. Younger:* "I beg a thousand pardons—I mistook you for your mother."—*Epoch.*

....*Editor:* "We can't accept this sketch—it isn't true to life—it represents a messenger boy running." *Artist:* 'But he isn't carrying a message." *Editor:* "Isn't he?" *Artist:* "No; he's running to a fire." *Editor:* "Well, that alters the case. Put in the fire and we'll accept it."—*Yankee Blade.*

....A Philosopher.—*Bertie Brilliant* (driving home from the club, after having taken rather more champagne than he ought): "I say, how much pleasanter it is to ride in a cab and think how much pleasanter it is to ride in a cab than it is to walk, than it is to walk and think how much pleasanter it is to ride in a cab than it is to walk!"—*Life.*

....*Mr. Lonely Villers* (turning suddenly to Suspicious Character, who has been following him home): "Please, sir, gimme a dime to git a cup of coffee; I've just walked all the way from Albany. I don't want it to buy whisky with—indeed, I don't." *Unsuspicious Character:* "Bless my soul! To think I've been shadowing a blamed old pauper for over three-quarters of a mile!"

Science.

THE FRENCH ASSOCIATIONS FOR THE ADVANCEMENT OF SCIENCE.

BY PROF. A. L. PACKARD.

LIKE its parent, the British Association, that of France meets each year in a different city, and has even crossed the Mediterranean, holding two sessions in Algeria, as the British Association, in 1884, met in Montreal. Paris was naturally the last year the appropriate meeting-ground, since the city was thronged with foreign scientists, who had gathered to "assist" at the dedication, on the 5th of August, of the new Sorbonne building, as well as to attend the Universal Exposition, so rich in attractions for those interested either in pure or applied science.

The French Association was in session from the 8th to the 16th of August, its opening general session under the presidency of the distinguished zoologist, Prof. H. de Lacaze-Duthiers, so well known from his studies on the anatomy of the lower animals, and as the founder of the marine laboratories of Banyuls and Roscoff. His opening address on the methods of zoology was delivered to an audience of 600 or 700, in the amphitheater of the *Hotel des Sociétés savantes, 28 rue Serpente*. Enthusiastic and inspiring, the able speaker began by recalling the beginnings of life of the Association. When walking out of the Academy of Sciences, in July, 1861, the jovial and learned Wurtz, taking him by the arm, invited him to attend an informal meeting at his house, where with Delaunoy, Claude Bernard and Decaisne, took place the initial meeting, or what he styled "the first session of the Association." After referring to the distinguishing and epoch-making reforms carried on by Buffon, Linnaeus and Cuvier, as well as Boucher de Perthes, who first established in France the high antiquity of man, he referred to Darwin as the founder of "a scientific movement truly extraordinary," at the same time he had a timely word of disapproval of the "*enfants terribles du transformisme*," who often try to make more noise around their name than to discover truth. Then lately he said, Lamarck has been "discovered," and "we should strongly blame the generation of zoologists which has forgotten for more than half a century the author of the "*Philosophie Zoologique*." The speaker then asked why the city authorities of Paris had not given the name of Lamarck to one of the streets near the Museum, when already we have near the Jardin des Plantes streets named after the great men of the Museum—Buffon, Cuvier, and Geoffroy Saint Hilaire!

After the address, the sections met for organization at four o'clock in another building, the École des Ponts et Chaussées, which was admirably adapted to accommodate so hydra-headed a body.

The French Association appears to be broader in its scope than its sister organizations of the sort. It is divided into as many as seventeen sections, including, besides those of mathematics, mechanics, geodesy, physics, chemistry, meteorology, geology, botany, zoology and anthropology, sections of the eight following applied sciences: civil and military engineering, navigation, medical sciences, agriculture (agronomy), geography, political economy, pedagogy and hygiene. To each of these sections a room was assigned in the spacious building, while there were other apartments for the President, the Secretary and the *Secrétariat*, together with a reading and correspondence hall.

With the talent of the French for organization the meetings of the different sections, not overcrowded to be sure, went on smoothly. Few if any ladies were present, tho in Great Britain and the United States there are some excellent female investigators. Unlike the British Association the funds for the support of the Association do not come from dillettanti gentlemen and ladies, whose annual dues are largely depended on for the maintenance of the organization. Perhaps the French Association does less, therefore, to make science popular and fashionable. Of this we cannot say; but judging from the training given by the lower schools or lyceums, and by the numerous popular (and none the less excellent for being clearly and elegantly written) treatises and less ambitious books which abound in the bookstores in all the larger towns and cities of France to an extent not noticeable in Great Britain, tho observable in Switzerland, Germany and even Italy, a great deal is being done to popularize science.

After a hard afternoon's work the members sought diversion and mental refreshment at the colossal reception given by the municipality of Paris at the Hotel de Ville to the thousands of students and professors of all nations, Germany not omitted, who filled the spacious apartments.

The next day the routine work of the sections was fairly begun. In the bureau of mathematics, astronomy and geodesy, papers were read by Joukofski, de Berdellé, Perrier, Lucas, Delaunoy, and others; in the bureau of navigation and civil and military engineering, M. Oriolle addressed the members on the traction of boats by cable; M. Arnodin described a new suspension bridge; Captain Cahen discussed military bridges; and M. Chenevier told how to build an incombustible theater. Papers were read in the section of physics by M. Bichat on the electrical conditions of the production of ozone, while M. G. Trouvé described a universal dynamometer. In the chemical section most of the papers related to organic chemistry; meteorology was fairly represented, while the geological section was well attended, tho, perhaps, no striking papers were presented. The papers read by the botanists were mostly on classification; but those on zoology were numerous and of a high order, dealing with anatomy and morphology; and on certain days the meetings were largely attended. The members of the anthropological section listened to papers by Dr. Topinard and the veteran Prof. G. de Mortillet, by Dr. Revière and others. It was noticed that the strongest men in France participated in the different sections, while essays were presented, on invitation, by Russian, Austrian, English and American scientists. A pleasant compliment is paid, at these meetings, to foreigners of distinction by being elected by acclamation as honorary Presidents of the different sections.

Of the visits to different places of interest in and about Paris by the members of the several sections, perhaps that to the new and extensive laboratory of Pasteur excited most interest. For nearly two hours at noon the spacious apartments and grounds of this great station for the experimental and the practical treatment of rabies were thronged with medical and scientific men of all nationalties. About fifty patients were at the rooms for treatment, and their cases freely explained to the visitors.

It will be seen that many of the strongest men of science in France took a part in the meetings, not only being present, but reading papers; and that the gathering is composed of active-working scientists, while the attention paid to applied science, to works of public utility, is very marked.

The finances of the Association are in excellent order, the report of the treasurer for the last two years at least showing a surplus. The revenues of the Association in 1888 amounted to 96,966 fr. 50, and the expenses to 86,967 fr. 20. The subventions appropriated to aid scientific research amount to 12,725 francs. The capital of the Association amounts to over $100,000, or 527,475 francs, while last year it received from M. Girard, of Lyons, a legacy of 172,000 francs for the promotion of prehistoric anthropology. This sum, with the funds of the Association Scientifique (127,000 francs), carries the capital controlled by the French Association up to 826,474 fr. 96, or upward of $165,000.

It was a great pleasure to an American to attend this meeting. The spirit of devotion to science, the welcome given to the evolution theory by the veteran President of the Association, and the fact that it is now in France used as a working theory by her leading tho perhaps younger biologists; the fact that during the year past a professorship of the subject of evolution or transformism, as the French have always called it, has been established in Paris by the municipality of the city; and the active interest taken, and large sums voted by the Government to the maintenance of marine biological stations, the number of journals of biology, and the industry and thoroughness in research shown by the younger naturalists, all tend to prove that France is entering on a new era of scientific progress. The patriotic spirit animating the more public addresses and reports was marked. And now that the Exposition is over, and the Republic seems to have overcome the dangers of Boulangerism, and to be more united than of late, it leads us to indulge the hope that the different parties in that prosperous and great country will agree to differ on some points, and all work together for the greatest good and happiness of the whole people.

PROVIDENCE, R. I.

School and College.

THE Northwestern University, at Evanston, Ill., has just issued its catalog for 1889-'90. It makes the following showing: Of its eleven departments, four—law, dentistry, medicine, pharmacy—are in Chicago, aggregating 571 students. The Evanston departments of the University enroll about one thousand. Adding 213 in Garret Biblical Institute, virtually its theological department, gives Evanston at least twelve hundred students and the institution eighteen hundred. Of these, 253 are in the College of Liberal Arts, and about 500 in the preparatory school. This is an increase all along the line over the attendance of previous years, Much is due to the efforts of President Cummings. A new departure in the College of Liberal Arts is now first published, a two years' course of studies selected with special reference to preparation for a medical education. Those who complete this course will receive a certificate admitting them to the Chicago Medical College, the medical department of the University, without examination, permitting them to substitute the chemistry of this course for the general chemistry of the medical course, and saving them the lecture fees. Since the last catalog was published, the university has dedicated Dearborn Observatory, located at Evanston. This, with the Hall of Science, only three years old, well equips the scientific departments. The university, tho under Methodist patronage, is not sectarian. It is looking for generous friends to give and endow at an early date a fine library building. The library has over 22,000 bound volumes, and thousands of valuable pamphlets. It is very rich in the field of classical philology, and offers excellent opportunities to special students in that department.

....In the Japanese University at Tokio the language of the country and the German are used as mediums of instruction in the medical faculty, and eight German professors lecture in this department. The law department is divided into three sections—a Japanese, a German and a French, and all three languages are used. In all the other departments the English language alone is employed. The students in the English departments, too, must be efficient in the German language before they can enter upon their course of study. In general the Germans are exerting a preponderance of influence on the higher education of Japan.

....Peking University is an educational enterprise projected by the Methodist Episcopal Church in connection with its mission work in China. It is only the form of the enterprise that is new; it was begun as Wiley Institute. The development of the institute into a university awakens a great deal of interest in the Flowery Kingdom. The *Chinese Times*, an independent secular weekly of Tientsin, discusses it very favorably, and wishes it all success. An appeal is made to Christians in the United States for an endowment of half a million dollars for the university.

....The national Rumanian University at Bucharest recently celebrated its twenty-fifth anniversary. It was established by Prince Cusa in 1864, the year so memorable in Rumanian history. It began with fewer than sixty students and now has more than six hundred. The flourishing period of the school dates from the accession of the present King Charles, who wisely made ample provisions also for the middle and preparatory schools which serve as feeders for the University.

Music.

THE third of the piano-forte recitals of Eugene d'Albert (the last of them he will be heard in for the present, at least) drew on Tuesday an audience remarkable for numbers at a daytime concert of exclusively compositions for the piano. Mr. d'Albert's magnificent interpretation of Schubert's "Wanderer" Fantasia, was something that involuntarily suggested comparisons with the average good performance that is the "Wanderer's" fortune even with virtuosi not all of the second rank, and was a particular treat. and his own "Suite," which is numbered as his first published work, he had opportunity in plenty for displaying some of his superb and characteristic traits of musicianship. The second concert of the Boston Symphony Orchestra the same evening, also in Steinway Hall, presented for no explicable reason, a somewhat lesser audience than its predecessor, tho not at all a small audience. Mr. Arthur Nikisch and his instrumental forces received their wonted welcome, and great was the applause for each number of the program, played throughout in the wonderfully expressive and finished way which is the joint result of combining such a leader and such material. The program included four works of which only one was fairly familiar to most of those present, to wit—Goldmark's "Sakuntala" Overture—and we are not sure that has been given since one of Mr. Gericke's early New York concerts; a violoncello concerto by Saint-Saëns, in A Minor, Op. 33—quite new to this city; Brahms's "Variations on a Haydn Theme," Opus 56—given here only twice before; and one work altogether a novelty, a Symphony in E flat, by Borödin, the able Russian composer who died comparatively recently, after distinguishing himself as much in music as an avocation as he did in a branch of physical science with which his name is honorably associated. Of this symphony it is to be written that it is a strongly conceived and richly orchestrated composition, its four movements exhibiting unmistakably the Russian as to themes and the admirer, if not student, of Rubinstein in their treatment. (References to the "Dramatic Symphony" are curiously evident throughout it.) The opening Adagio and Allegro (gloomy and in places almost savage) are splendid, and an amount of musical thought is compressed into this single movement that is a noble witness to its writer's invention and taste and command of technicals. The Scherzo is also of much ingenuity, spirited, delicate, and with charming effects and fancies recurring. The succeeding Andante and the Finale are less distinguished and considerably less pleasing than the movements that have gone before them—the slow movement because of its monotony and the last one in that it is uneven and lacking the coherency that even in a Russian symphony one's ears expect. Borödin's symphony is not long and it is well worth future production by some of our own orchestras—tho it is hardly to be expected that they will play it anything like so well. The Saint-Saens concerto is a superficial and commonplace matter for the most part (Mr. Hekking, a very superior cellist, was the soloist in it). Brahms's always interesting variations on the St. Antonius Chorale were specially refreshing after the concerto's tame movements had run their course. In the Metropolitan Opera House, on the same evening, the concluding concert of the Sarasate-d'Albert conjunction was given. Mr. Sarasate played Lalos's "Symphonie Espagnole" for violin and orchestra, and his own concert piece, "The Nightingale's Song"; Mr. d'Albert being heard in Brahms's Concerto in C, with the orchestra, and in Grieg's "Humoreske" and a Rubinstein "Etude" as solos.

On Wednesday night a remarkable performance of Verdi's "Aïda" at the Metropolitan Opera House not only threw any other of the week's representations into the shade, but deserves remembrance among all the past hearings of this stately and imposing work, more German than Italian in many of its most appealing characteristics. Mrs. Lehmann-Kalisch sang *Aïda* (for her first time, it was said, on any stage); Mr. Perrotti was the *Radames;* Miss Huhn, *Amneris;* Mr. Reichmann, *Amonasro;* Mr. Fischer, the *High-Priest;* Mr. Beck, the *King*. Since the impassioned, the bulky, Teresina Singer appeared (even under conditions by no means favorable and not in her best voice and health under Mr. Strakosch's management) no such *Aïda* from the dramatic standpoint has taken the rôle as the present leading star of the Metropolitan; and vocally Mme Lehmann-Kalisch easily surpasses the best of the singers that interpreted it, often with real success, in Italian performances down at the Academy. Mr. Reichmann was a fine *Amonasro* as to voice, always saving Mr. Reichmann's deviations from pitch, if a rather subdued savage in action. The third act went with magnetism enough to set the moonlit Nile on fire. Miss Huhn, the *Amneris*, did faithful and tuneful work, but was manifestly unequal to making so great a rôle what it should be—especially with such coadjutors in Verdi's strong opera. The event at the Opera House this week is likely to be the first performances since 1887-88 of "Tristan," unless the influenza again makes trouble.

The Palestrina Choir, under the efficient control of Mr. Caryl Florio, and now in its second season of organized study, gave a concert of *à capella* music on the same evening, in Chickering Hall. The singing was delightfully artistic, considered by every standard of judgment, and the honors for furnishing the best of such music given the public this Choir, of Mr. Florio's mustering, may divide with the Metropolitan Society, lately spoken of in this column. The specific music for acquaintance with which the Choir was formed, was happily represented in its program. One had Orlando Gibbon's madrigal, "Ah, dear Heart," Henry Purcell's "In these Delightful, Pleasant Groves," Linley's "Let Me Caress," Wilbye's "Sweet Honey sucking Bees," Palestrina's "Vidi turbam" motetti, and his "Mass of Pope Marcellus," repeated, by request, from last year's repertory of the Choir and far better performed throughout than in May. The concert was a success that should not be less gratifying to the public—and musicians here ought to be interested in learning practically more about the purest music ever conceived or written down by mortal genius—as well as to the Choir's accomplished director and his called and chosen singers.

NOTICES.

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The Independent

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For Subscription Terms see Page 30.

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PRESIDENT STORRS SUSTAINED.

PRESIDENT STORRS has abundant reason to rejoice in the cordial favor with which his letter has been received. If he has been at all doubtful as to the feeling of the corporate members toward him, and toward the policy which has become the great feature of his administration, the hearty responses which we publish elsewhere must re-assure him. We do not believe that he has been doubtful in the least. The utter frankness of his letter, its singular fairness, and its manly appeal to the common sense of common brethren arm it with an irresistible force.

We do not know, and we do not care to speculate about it, how near the American Board had approached the danger-line of division; but we are sure that division is not now imminent. If the danger was at any time imminent it has been averted, and the pledge of the future as well as of the present is in that personal force and influence which have saved the past. The two wings can hardly get far apart when they are so strongly drawn together by perfect confidence in their common leader and President. Dr. Storrs commands the judgment and the trust of the corporate members, and they will follow him in the path that he has made as plain and straight and open as the path over the Brooklyn Bridge.

The letters, which fill nearly seven closely printed pages of this week's issue and five columns in our last number, making about a hundred responses in all, fully justify every word in the preceding paragraph. They are all from corporate members and represent all classes and shades of opinion which have yet found expression in the American Board, from the one who hopes that "infinite mercy may provide a way for those who have not had the Gospel" to those who have not the least degree of tolerance for the "larger hope." All these—pastors, professors, presidents, lawyers, merchants, manufacturers—are practically one in their expressions of confidence in the wisdom, fairness and soundness of the principles Dr. Storrs proposes, and with few exceptions are willing that they should be applied in accordance with his judgment. Such a unanimity in expressions of confidence and promises of support proves that the letter has fairly accomplished its purpose and makes the future look bright again.

It will be observed that while it is abundantly acknowledged that Dr. Storrs's principles of administration are in full accord with the action of the Board at Des Moines and Springfield, none of the corporate members who write to us ask that that action shall be nullified, or that candidates who are clearly within its limits of prohibition shall be commissioned. *The Christian Union*, last week, gave its assent to that action in these words:

"We agree heartily with Dr. Storrs that the Board ought not, directly or indirectly, to indicate approval of the hypothesis of a future probation in any of its forms."

We welcome this expression; and since there appears to be practically no demand from any proper source that the Board shall do what it emphatically declined to do at Des Moines and Springfield, is there any valid reason why the struggle should be prolonged? If the critics of the administration should hereafter learn that a candidate has been rejected because his appointment would commit the Board to an approval, "directly or indirectly," of the "hypothesis of a future probation," we suggest that they hold their peace, and let those who want the hypothesis approved do the criticising. The Board would then understand precisely who its critics are and the real motive of their criticisms.

THE SUFFERING CHRIST.

THE idea of Christ as a *sufferer* is one of the prominent and oft-repeated ideas of the Bible, not only stated in general terms, but historically developed, especially in that part of the Gospel narrative which relates to the concluding scenes of his earthly life. Prophecy predicted that he would be a sufferer, and the record of his life verifies the prediction. No one ever carefully studied the history of Christ in the Garden of Gethsemane, the history of his trial before the Jewish Sanhedrim and before Pilate, and then the ensuing history of his crucifixion on Calvary, without being strongly impressed with the idea that, in the days of his flesh he was, at least during a portion of those days, a great sufferer. He had a human nature, making him capable of suffering; and in that nature he suffered most intensely, especially toward the close of his career.

These sufferings, in the divine arrangement, belonged to the mission and work of Christ among men; and hence he came into this world to be a sufferer. Peter, when speaking to the Jews soon after Christ's ascension into Heaven, and reminding them that they had "denied the Holy One and the Just," and "killed the Prince of Life," said to them: "And now, brethren, I wot that through ignorance ye did it, as did also your rulers. But those things which God before had showed by the mouth of all his prophets, *that Christ should suffer*, he hath so fulfilled." (Acts iii, 17.) Peter, in his First Epistle, speaks of the prophetic utterances which "testified beforehand the sufferings of Christ, and the glory that should follow." (I Pet. i, 11.) The conception of the Apostle is that those sufferings were not accidental, that they were predicted ages before he came into the world, and that they formed a part of the plan of God in regard to him. Paul had the same idea when for three Sabbath days in succession, he reasoned "out of the Scriptures" with the Jews in the synagog at Thessalonica, "opening and alleging that Christ *must needs have suffered*," and affirming that Jesus of Nazareth who had died on the cross and risen from the dead, was the Christ to whom suffering had been appointed. (Acts xvii. 2, 3.)

Jesus himself taught the same idea to the two disciples whom he met on the day of his resurrection, and with whom conversed, while they were on their way to the village of Emmaus. They did not at first recognize him as the crucified Jesus of Nazareth, and spoke to him about what had just occurred in Jerusalem in the condemnation and crucifixion of this Jesus, and also about the rumors that had come to their ears in relation to his resurrection. In response Jesus said to them: "O fools, and slow of heart to believe all that the prophets have spoken! *Ought* not Christ to have suffered these things, and to enter into his glory?" Then "beginning at Moses and all the prophets, he expounded unto them in all the Scriptures the things concerning himself." (Luke xxiv, 25–27.) In the evening of the same day Jesus met the Apostles in Jerusalem, Thomas being absent: and having opened their understandings that they might understand the Scriptures, he said to them: "Thus it is written, and thus it *behooved Christ to suffer*, and to rise from the dead the third day; and that repentance and remission of sins should be preached in his name among all nations, beginning at Jerusalem. And ye are witnesses of these things." (Luke xxiv, 46–48.) Both the *fact* and the *doctrine* of Christ as a suffering Christ, and of himself as that Christ, were on the lips of Jesus of Nazareth before and after his death. He gave the idea to Nicodemus when he said to him: "And as Moses lifted up the serpent in the wilderness, even so must the Son of Man be lifted up, that whosoever believeth in him should not perish, but have eternal life." (John iii, 14, 15.) He repeated the idea when he was just about to close his ministry with the Jewish people, and when "signifying what death he should die," he said: "And I, if I be lifted up from the earth, will draw all men unto me." (John xii, 32, 33.) He stamped the idea upon the language used in appointing the Lord's Supper as a memorial of his death.

In the Epistle to the Hebrews it is said of Jesus that he "was made a little lower than the angels," that "for the suffering of death" he was "crowned with glory and honor," and that "by the grace of God" he tasted "death for every man." To these statements is immediately added the following language: "For it *became* him, for whom are all things, and by whom are all things, in bringing many sons unto glory, to make the Captain of their salvation perfect through sufferings." (Heb. ii, 9, 10.) In the same Epistle we are told that Christ learned "obedience by the things which he suffered," and that "being made perfect, he became the author of eternal salvation unto all them that obey him." (Heb. v, 8, 9.) It is also said in this Epistle: "For in that he himself hath *suffered*, being tempted, he is able to succor them that are tempted." (Heb. ii, 18.) Having been "in all points tempted like as we are," he can "be touched with the feeling of our infirmities." (Heb. iii, 15.) The sublimest and most encouraging exhortation in the whole Bible to run the Christian race, and hold fast our confidence to the end, is drawn from the suffering Christ, and is in these words: "Looking unto Jesus the author and finisher of our faith, who for the joy that was set before him endured the cross, despising the shame, and is set down at the right hand of the throne of God." (Heb. xii, 2.)

We see, in the light of these Scriptures, how prominently both the *fact* and the *doctrine* of suffering are in the Word of God connected with the person of Christ, and with the work he came to accomplish. God sent "Christ Jesus into the world to save sinners"; and it was according to his "determinate counsel and foreknowledge" that, in effecting their salvation, he should himself be a sufferer. (1 Tim. i, 15, and Acts ii, 23.) The plan of God contemplated a suffering and dying Christ, not only as the antecedent of his own exaltation and glorification, but also as the antecedent and means of the salvation and glorification of all who by the grace of God should be saved through him. This plan is one of redemption through the blood of Christ, not through his miracles merely, and not through his teaching merely, not through the light and efficacy of a simply ethical system, but through a *redemptive* system in which Christ laid down his own life for the salvation of sinners. This is plainly the theology of the New Testament. Christ himself preached this theology, and the Apostles preached it. It is the theology of the atoning blood of Christ, and the theology of grace to sinners through that blood.

Whether this theology suits human speculation or not, there it is in the Book divine, as the wisdom of God. The suffering Christ is, according to the teaching of that Book, "made unto us wisdom, and righteousness, and sanctification, and redemption." (I Cor, i, 30.) We do not gain a seat in Heaven by any scheme of self-merit, but are admitted into Heaven, if at all, in virtue of our union with Christ. We accept and trust him as our Saviour, and God for his sake accepts us as his children, and on this basis promises eternal life. This is the Gospel as the Bible states it. This is "the glorious Gospel of the blessed God," and is "the power of God unto salvation to every one that believeth." (Rom. i, 16.)

THE ODIUM GEOLOGICUM.

WITH all simplicity of purpose we wish to warn young men against the seductions of a science called geology, which is turning the heads and ruining the tempers of those who addict themselves to it.

This so-called science was introduced to this country by two excellent and well meaning men, Benjamin Silliman, of Yale, who, notwithstanding the outcome of the science, deserved the name of Wiseman, and Edward Hitchcock, of Amherst. They did not suspect what would be the river of recrimination and odium that should flow from their *fons malorum*. They did not anticipate Marsh and Cope and Powell.

The battle of mud-slingers now obscuring the heavens and bespattering the earth raises the question whether it is worth while to have a science of geology, or, indeed, whether the science of geology is not a wholly subjective one, toward which the impartial observer should stand in the attitude of optimistic agnosticism.

Is not character more and better than science, and does the pursuit of geology elevate the character? For example, we learn from Professor Cope that Professor Marsh, long supposed to be a very arc light of the science, is guilty of as many kinds of plagiarism as General Fairchild discovered sorts of palsy. He has, we are told, plagiarized information received orally or in private letters, has plagiarized from published papers and books, has plagiarized by ignoring previous descriptions of fossils and giving them new names, and has plagiarized by giving out as his own work what was done by his assistants. The whole horse pedigree was stolen from Huxley and Kowalewski, and his Orohippus, Miohippus, Pliohippus, Eohippus and other hippuses, have been discarded as useless rubbish. He has conveyed fossils away from the Government collections and hidden them away where no scholars can see them—if they really exist, and are not made up out of plaster. On the other hand, Professor Marsh angrily reared up, with a horn on his ischium, and kicked and gored Professor Cope, charging him with being an insanely jealous man, crazed by his disappointments, wild and senseless, who put the head on the tail-end of a lizard's vertebræ, and who has depredated on museums to which he

was allowed access. Now all this is simply shocking. With such charges made against each other by the two chief paleontologists of the country, how can the unlearned believe geology to be a science that has any existence out of the imagination of those who have invented it?

To illustrate the hideous character of the odium geologicum let us contrast with these pages of vituperation the gentle and scholarly character of the discussion in a true field of science—we refer to the field of theology and to the conflict over the revision of the Presbyterian Creed. Observe the charity, the courtesy with which that discussion has been conducted. Drs. Van Dyke, Patton, Briggs, and a hundred others have been in the field, and, leaving out an obscure Indiana utterance, the worst word that has been uttered has been "snorted"; and the rebuke which that word excited, tho quoted out of a last century author, and explained away in a foot-note, indicated the high plane maintained by the disputants. How mild would have been the geologic storm if the worst complaint Professor Cope could bring against the man of many hippuses had been that he *snorted*. Let young men avoid such false and imaginative pseudo-sciences as geology, with its conjectural chronologies and contradictory formations, and devote themselves to true sciences which investigate facts and cultivate good temper.

BILLS FOR "PROMOTING MENDICANCY."

AMERICAN wit has given this distinctive name to a species of legislation that has wrought wonderful changes in certain foreign countries. It is applied to a bill by which a general government aids a local government in the labor of educating its children in public schools. It is often the case that a local government feels able to provide only three or four months of free schooling, after which pay-schools are kept or none at all. For the general government to encourage or provide better school facilities is called "promoting medicancy."

As a notable instance we may cite the act under which the elementary education of our British cousins prosecuted at an average cost of £2. 4*s*, 7½*d*. per capita. In 1870 a band of English enthusiasts made up their minds that the common people must be deprived of the privilege of paying for their own crumbs of knowledge or of taking them from the feast spread by charity. The fact that in the face of this time-honored prerogative about one million five hundred thousands children were growing up in ignorance; that upward of three hundred thousand of these were concentrated in the capital; that in great cities like Liverpool, Manchester and Birmingham they comprised from one-fourth to one-third of the rising generation; and the more startling fact that the commercial supremacy of Great Britain was threatened by the finer products of the more intelligent labor of her continental rivals, made it quite evident that the national safety and glory were incompatible with the liberty of ignorance in which the masses have so long been indulged.

The Forster Bill creating school boards, providing for their maintenance out of the local rates and pledging an annual appropriation from the public exchequer for popular education, was carried amid dismay, derision and prophetic warnings. The bill had in it all the essential conditions of a "medicancy" bill of the Blair type. It made local effort a *sine qua non* for Government appropriations; it required proofs that the local effort had been performed before Government aid should be forthcoming, while the local effort demanded was itself in the line of the movement for fostering mendicancy, or, in other words, the substitution of public responsibility and initiative for the fitful action of individuals or the partial operations of denominational charity.

University extension movements, East London Residences, and the People's Palace are indirectly, at least, results of the reckless measure; while, as direct consequences, the local rates are yielding about six million dollars annually, and the Government fund about fifteen and a half million for the ordinary expenditure on account of elementary education.

School fees not exceeding ninepence a week for each child, were retained under the Forster Act, as a means of preserving the sense of parental responsibility and individual self-respect in the breast of the average subject of the Queen; but such is the force of the "mendicant" spirit that in Scotland, which did not get the benefit of the Act until 1872, this last safeguard has been removed; and in England the signs of the times prompt so astute a politician as Mr. Chamberlain to inscribe "free schools" upon his campaign banners.

As an offset to individual degeneracy, much or little, that may be insidiously working in the new order of things, we may note a few general advantages.

According to the latest reports of the Education Department the whole British population of school age is learning its letters, juvenile crime has been reduced to a minimum, the proportion of householders has sensibly increased, the average of wages has risen, technical schools are multiplying, and skilled labor has gained assured recognition as a factor in national power.

The most remarkable chapter in the history of the French Republic is that pertaining to popular education. The series of laws by which the system is formulated and controlled give free play to the "mendicant" principle. It was especially active in the law that preceded and prepared the way for gratuity and compulsion, namely, the law of 1878, allotting to the Minister of Public Instruction nearly twenty-four million dollars to constitute a building fund. This was to be spent in five years, half in donations to municipalities and half in loans and advances repayable within a period of five years. In 1881 an additional sum equivalent to nineteen million dollars was placed to the credit of the Minister for the same purpose, and in 1885 the policy of State subventions to needy districts for building purposes was established on a fixed and permanent basis.

This action was the more significant because the existing law placed upon the commune the obligation of providing the school building, a policy which the Republic approved and which it has repeatedly confirmed. Nevertheless in view of the fact that many communes were utterly unable to fulfill their obligation in respect to school building the Central Government was pledged to their relief. The cry of "mendicancy" was raised in delicate French phrases with the more ominous warning of national bankruptcy from economists like Leone Levi. It was even claimed that thousands of school-houses were built as bribes to the departments and electors; and the commercial depression of 1885 was credited to this reckless policy of the Government. All in vain. To get the rising generation at school seemed to be the absorbing purpose of the French leaders, and they paused not till the end was achieved.

So strong was their conviction that they absolutely relied upon the influence of the schools themselves to overcome all the evil tendencies of mendicant bills and extravagant appropriations. In their doctrine freedom and ignorance were incompatible; it was the business of the schools to fit men for liberty; knowledge was to be esteemed, not chiefly for its utilitarian applications, but as the means of maintaining "the dignity, the independence, the complete development of the individual."

As to the fruits of this policy let the Exposition testify. A thousand pens have already celebrated the taste, the skill, the finish—the incomparable French finish—stamped upon every feature of that marvelous display. Wisdom has been "justified of her children!"

"The schoolmaster has beaten us," said the Austrians after Sadowa, and the French after Sedan. That same invincible schoolmaster has recently tried his hand also at the "mendicancy" business. The Prussian Constitution of 1850 declared that instruction should be gratuitous in common schools; but the provision was not carried into effect, from the want of means. In 1888 the General Government came to the rescue with an appropriation equivalent to five million dollars; and fees have ceased in the elementary schools. A melancholy interest attaches to the measure from the fact that it was one of the few bills which received the signature of the Emperor Frederick.

The only form of mendicancy that does not flourish in the genial clime of Southern Europe is that which voices itself in educational legislation. The spirit is, however, making itself felt in Italy; as witness the following from a recent speech of Signor Crispi, Minister of Public Instruction:

"True it is that crime is often conceived from ignorance and generated by want. We have endeavored, therefore, to give more decorous surroundings to the school by *renewing for a longer term the subsidies to the communes* for the purpose of setting in due order their school buildings."

If this policy continues the picturesque lazzaroni may give way to a herd of self-respecting, self-supporting citizens with assurance enough to demand that the Government shall apply any little surplus that may accumulate from their taxes to the increase of their intellectual advantages.

POINTS FOR PROHIBITION.

99. THE results of Prohibition in Iowa are in kind just what they are in other States—an increase of sobriety, industry, providence, prosperity; and a decrease of drunkenness, pauperism, and crime. Last winter the *Des Moines Register* noted this significant fact:

"Very few people know what trouble the State is having to find convicts enough for its use. It is a very unusual situation to be in, but Iowa really has difficulty in getting enough prison labor to complete its contracts at the Fort Madison penitentiary. Every year the number of prisoners is decreasing, and the prisoners that would naturally belong in the Fort Madison territory don't begin to be enough to do the work under contract at the penitentiary there. That's why two-thirds of the State has to be scoured to help out Fort Madison, where the shops are and where the contract labor is being done. That is why Sheriff Magee, of Sioux City, in the northwest, took three prisoners the past week clear down to Fort Madison, in the extreme southeast. And yet there are only about 345 convicts at Fort Madison and still fewer at Anamosa. Where else is there a State with two millions of people and less than 700 convicts all told in its prisons?"

100. Keokuk was one of the towns that held out a long time against Prohibition. Finally it was brought into line with the law-abiding communities of the State, and the following table of statistics from *The Gate City* shows the difference between the last six months under saloon rule and the first six months under Prohibition;

	Saloons.	*Prohibition.*
"Arrest for drunkenness..	332	67
Drunk and disorderly.....	57	21
Disorderly conduct.....	60	39
Disturbing the peace.....	9	3
Assault.....	24	9
Prostitutes arrested.....	13	5
Fines and costs imposed...$6,655 90		$1,810 05"

Can there be stronger testimony to the fact that Prohibition prohibits?

Editorial Notes.

WE are obliged once more to increase the number of our pages from thirty-two to forty. The eight extra pages are given to the two religious events of the week. Of these, one is the response of the corporate members of the American Board to the letter of President Storrs as printed in THE INDEPENDENT, and a most remarkable response it is, and we regret that some of the letters are necessarily crowded out. The other is the installation of Lyman Abbott, D D., and the ordination of the Rev. Howard S. Bliss as pastor and assistant pastor of Plymouth Church, Brooklyn. The prominence of the church and the representative character of the pastor make it proper to give a full report. We have some unusually interesting poems this week; two Irish poems by Ida W. Benham and Mary E. Blake, and one by O. B, Bunce, pleading for stories that are fit to read. G. W. Chamberlain, D.D., tells us about the United States of Brazil; Frank G. Carpenter gives reminiscences of Judge Kelley; Henry L. Richards gives the Catholic view of the Pope's claim to Rome; Professor Briggs compares the Apostles' Creed with modern theology; the Countess von Krockow tells how the year opens in German politics, and Dr. Spear discusses the sufferings of Christ. We need not commend the stories and the editorial departments.

A GREAT many people confound church-membership with communion at the Lord's table. They are two different things. Communion at the Lord's table is simply the acceptance of the invitation and the privilege of one of those that love Jesus Christ, to celebrate his death. Church-membership implies that one's name is on the roll of a certain ecclesiastical local organization, and that one has the right to vote at the meetings of that organization. It is important to keep these two things entirely separate in one's mind. The command of the Lord is, "Do this in remembrance of me," and that command is addressed to all those who love the Master. The command is not in a form requiring voting membership in an ecclesiastical organization Ecclesiastical organizations are necessary, and they should have voting members who must be received on specified conditions. If they have not fulfilled these conditions they cannot become members. The conditions for membership in a church are different from the conditions given in the Scriptures for joining in the memorial of the Lord's Supper. A church has a right to say who shall be in its fellowship. A church has not this right to say who shall partake of the Lord's Supper. This distinction is held in view by many pastors, an increasing number of whom put their invitation to the Lord's Supper in such a form as shall include all those who love our Lord Jesus Christ, and shall not require membership in a local church. We remember that one of the most devoted and successful pastors in our knowledge used to encourage his young daughter, before she became a member of the church, to go to the communion table and there are not a few who for one reason or an other have not become church-members, but who would be benefited if they felt that the privilege was open to them of partaking of the communion whenever they happen to be with a company of believers celebrating the death of their Lord.

PERHAPS the most important utterance at the Plymouth Church Council last week was Dr. Donald's declaration of independence. He said he and Phillips Brooks had come as Episcopal clergymen, openly to recognize the pastors of this Congregational Church as fully equipped clergymen, competent to preach the Gospel and to administer the sacraments; and that, if any trouble was to be made about it, it would come from that chief curse of the Church, the denominational press. For very much less than this Episcopal clergymen have been disciplined. They took public part in a Congregational ecclesiastical function, as members of the council of ordination, and vouchsafed for the sufficiency of the ordination. But Bishops Paddock, Potter and Littlejohn are men of good sense and will not entertain a complaint. This means liberty, hereafter, in the Episcopal Church to fellowship with other denominations. If any minister does not do it, it will be because he does not want to.

THE question as to the extent, if any, to which religion should be taught in our public schools, was last week the subject of animated discussion at a meeting of the Presbyterian Union of this city. Dr. Howard Crosby made the last speech on the subject, in the course of which he said:

"We have got into an educational craze in this matter, and the way to get out of it is to limit the work of the State to where it belongs. We should no more expect to teach religion in the public schools than to teach it in a mechanics' institute for the learning of a technical trade. We have many excellent organizations for benevolent work that are not concerned with the subject of religion. Are these benevolent institutions atheistic

or irreligious? I believe it is not the business of the State to teach religion. It is the business of the Church. Before the State can teach religion it must get a little religion itself. [Laughter and applause.] Of course, if we are to have religion taught by the State in this democratic country, we shall have it taught by the local Government. What kind of a religion shall we get from the Aldermen? [Laughter.] The moment we go one step beyond what is the proper limit of a public school that moment we give each sect a right to claim that its dogma shall be taught. The only safe way is not to teach any. We invite the people of all creeds and nationalities here, and we have no right to tax them to propagate our religious notions."

This hits the point exactly. What the State should do, for reasons of public policy in which all the people have a common interest, is to afford an opportunity for education in secular knowledge which all alike need. Confining itself to this sphere in its common school system, it should have nothing to do with the teaching of any religion, whether Catholic or Protestant, denominational or undenominational, pagan or Christian. Religious teaching, as such, belongs to the family and the Church, and can be much better managed by these agencies than by any system organized, conducted and governed by the State. The moment the State passes beyond its legitimate province on this subject, it discriminates between the people on religious grounds, and in effect becomes a religious propagandist at the public expense; and this is sure always to be oppressive to somebody. Let the State mind its own business, and let the Church mind its own business, and then there will be no conflict between the two.

We suppose there is little danger now that General Morgan will fail of being confirmed as Commissioner of Indian Affairs. The Senate Committee has recommended his confirmation there being but a single negative vote. The opposition to him is simply from one single source, and that a source which fears that having received during the past year seven tenths of the appropriation for contract schools, it may fail of increasing that amount. It is perfectly understood that General Morgan believes in the public school policy of the United States. He believes in good schools, well managed, and by the Government; and yet he will not interfere in the least with religious schools; and while he does not propose to diminish the number of contract schools, yet his whole heart and energy are devoted to the building up of Government schools on a good basis. A man so competent and so earnest and with such purposes should be heartily supported by Congress; and yet, there having been delay on account of the adjournment of Congress in honor of Mr. Kelly, the opposition excited by the machinations of Mr. Gorman, who was removed from office in the Indian Bureau, has caused a delay in acting finally on the nomination. The charges of undue discrimination against Catholics have quite broken down and it is a campaign of mud throwing, which we cannot believe will succeed.

It is painful to see a prominent public man like General Foraker, twice Governor of the State of Ohio, occupying such a humiliating position as he occupied last week before the Congressional Investigating Committee. In the gubernatorial campaign in Ohio last fall it was alleged that a certain paper was in existence, signed among others by J. E. Campbell, the Democratic candidate for Governor, and purporting to be a contract to divide the financial profit involved in the furnishing of new ballot-boxes when a pending bill providing for such boxes should have passed and become a law. Before the campaign closed it was known that the alleged signatures to the contract were forgeries. A Congressional Committee is now investigating the matter, two of the members of the House, Messrs. Butterworth and McKinley, and Senator Sherman being among those involved. General Foraker was one of the witnesses last week. His testimony shows that he heard soon after he was nominated that such a paper was in existence; that he tried to get possession of it; that he entered into an agreement with one Wood, by which he was to recommend the latter for a certain municipal appointment on condition that Wood secured the paper for him; that finally Wood got the paper and the Governor gave him his recommendation; that Wood professed to get the paper of John R. McLean, of the Cincinnati *Inquirer*, through the latter's secretary; that when Foraker read the paper he was surprised to find the name of Senator Sherman, as well as those of Messrs. Campbell, McKinley, Butterworth and others attached. Subsequently he showed the paper to Mr. Murat Halstead, telling him that he had got more than he had bargained for, and did not see how he could use it. He testifies that Halstead said that he could use it with Campbell's signature simply, Campbell being the only man named before the people, and it being a public duty to keep such a man from being Governor of the State. The document was published in Halstead's paper, the Cincinnati *Commercial-Gazette*, with Campbell's signature only. Before the close of the campaign, the *Gazette* retracted and declared the paper a forgery. Meantime, however, Foraker had used the paper, with a ballot-box as an object lesson, in a speech in Music Hall, Cincinnati. With its help he felt that he was making a brilliant campaign. He says that while he believed the paper and signatures genuine at the time, he now sees that he was too easily deceived, and feels humiliated. He may well feel humiliated. He ought to have known that it was impossible that some of the men implicated could have signed such a paper; but evidently he was too willing to advance his own political fortunes to care who suffered. Of course he cannot expect any political preferment whatever hereafter. His own party could not carry him.

The Committee of the Bar Association of this city, appointed to investigate the conduct of Judge Bookstaver in the Flack divorce suit, last week made a report to the Association, stating the facts as ascertained, and expressing the opinion that these facts "call for an inquiry by the Assembly of the State of New York." The report was adopted by a nearly unanimous vote of the Association and a committee appointed to submit the matter to the Assembly of this State, with a view to the impeachment of Judge Bookstaver and his removal from office. That a gross fraud was committed in the bogus-divorce suit purporting to be brought by Mrs. Flack against Sheriff Flack, is beyond all question; and if Judge Bookstaver was aware of this fraud when he granted the divorce decree, then plainly he ought to be removed from the office which he thus dishonored. The circumstances, as they must have been known to him, pointed very clearly to a fraud; and if he did not himself see it at the time, then he was guilty of an inexcusable oversight. We are heartily glad that the attention of the Assembly of this State is to be called to the whole matter. This is demanded by a proper regard for the purity of the judiciary. The matter should be promptly considered by the Assembly, without prejudice, and without any disposition to favor Judge Bookstaver. The wrong, if one has been done on his part, deserves exemplary rebuke.

The difficulty between Great Britain and Portugal is the diplomatic event of the past week. The Portuguese Government has not been able to defend the British legation from shocking insults by the angry populace. The feeling in Lisbon is so bitterly anti-English that English products are boycotted, and committees of espionage have been formed to see that they are not used; while British subjects have been turned out of their employments, and British decorations returned by distinguished citizens. It is, of course, almost impossible, in the conflict of the statements of fact, to decide which is right, but apparently the English Government had just cause of complaint in the high handed action of Major Serpa Pinto, who appears to have invaded territory long occupied by the English, and from which the Portuguese, if they ever had any sort of claim to it, retired a hundred years ago. The occupation and civilization of that interior portion of South Africa appears to have been pretty vigorously taken up by the British, and it should be left to them. At the same time it appears that Lord Salisbury has dealt with feeble Portugal in a very different way from what he would have dealt with Germany or France. It is not so much the complaint or demand of England that Portugal resents, as it is the peremptoriness of it, and the threats by which it was accompanied. Portugal might easily have seen that her hot-headed representative was wrong, if she had not felt herself insulted by the domineering tone of the demand and the threat of a fleet up the Tagus. There may be ill will around that will rankle long. Of course England will have her way, and doubtless she is right in it.

....A Louisiana gentleman, who set his own slaves free, writes us that "the freedom of the Negro and bringing him into social relations with the whites are two different things." Certainly; we have never urged social relations with anybody. That is a matter of personal choice. We would have no laws touch this matter. He says there are "natural barriers of color, scent and hair that naturally create antipathy in white people when brought into near contact." He proceeds to say: "I have eaten from their tables, was nursed in their arms, and they were my playmates in childhood." We would have no laws encouraging any such social relations, but leave it to people's own choice if they will cultivate such intimacies. There are hundreds of delicate white women in South Carolina, for example, teaching Negroes in the public schools. We do not encourage or discourage it.

....There is a seamen's superstition that a clergyman on ship-board brings ill luck. The Rev. Robert Hallock, of the Presbyterian church, in South Hampton, Long Island, was one of a company that started in their boats one day last week to capture two whales that were seen close to the shore. He rowed well and did his part with the other seamen; but when they caught up with one whale, and Captain Burnett attempted to throw the harpoon, the whale was under water; and when he came to the surface oarsman Edwards hit him with an oar, which is not a deadly weapon and which scared him off to sea. Then the wind blew such a gale that the seamen were glad to get ashore without the whale. As a fisher of whales the Rev. Mr. Hallock has not proved a great success; but the practice may help him in his regular profession as a fisher of men.

....A Kentucky distiller before the Ways and Mean Committee recently at Washington, asked that the internal revenue tax of ninety cents a gallon on whisky be reduced to fifty cents. He said that distillers are very much harassed to meet the legal requirement as to bondsmen, and unless the present policy was modified many of the best-known distilleries of the country would have to close because of inability to secure bondsmen. There is no likelihood that the tax on whisky will be reduced, and certainly there is not the slightest excuse for modifying the provisions as to bondsmen. We should rather have them made more stringent. The more distilleries forced to close the better. And this, it strikes us, is a good way to reduce the internal revenue income.

....The most affecting and touching sight at the Plymouth Church Council last week was the entrance with his wife, of Dr. Edward Beecher, who preached the installation sermon of Henry Ward Beecher. Dr. Beecher, who had a foot amputated a few months ago, came in on crutches, and every one was eager to provide a comfortable seat for the veteran of more than eighty-six years. When for the first time after his accident, he came into Dr. Meredith's Bible-class, and moved forward to take his usual seat, the great congregation were singing a hymn; but when they saw him the singing stopped in the middle of a verse, and changed into a ringing cheer. Dr. Beecher is still preaching for the Congregational Church of Parkville, L. I.

....California does well in naming one of its towns after the poet Whittier. Of course it celebrated the poet's eighty-second birthday, and a letter from him was read on the occasion, as follows:

"I am gratified to know that the people of the town which bears my name will remember me on my birthday. I watch its growth with great interest. It has the reputation among all who have seen it that it occupies one of the loveliest sites in California, and that in a moral and religious and educational point of view it need not

> "fear the sceptic's puny hand
> While near the school the church will stand;
> Nor fear the blinded bigot's rule
> While near the church shall stand the school."

....The whole country will sincerely sympathize with Secretary Blaine and his family, in view of the severe affliction that has come upon them in the death of Mr. Walker Blaine, the eldest son of the Secretary, who at the time of his death was the law officer in the State Department. Mr. Walker Blaine was born May 8th, 1855, and was hence in the thirty-fifth year of his age. Highly gifted by Nature and exceedingly agreeable in his social manners, he had already made his mark upon a wide circle of friends, who profoundly regret his death.

....The bill prepared by the special committee to reimburse those members of Congress who lost money by the Silcott embezzlement, was last week defeated in the House of Representatives. That, in our judgment, was the proper method of disposing of this bill. If we understand the matter, Silcott was virtually the *agent* of these Congressmen; and if he has cheated them by running away with their money, we do not see why the Government should make good their losses thus incurred.

....Every new century, and in a less degree the beginning of every decade, starts a question which has much discussion; whether the century or decade begins with the year whose number ends with zero or with one. Our correspondents, not a few of them, agree in telling us that the first year of the decade is that which begins January 1891, and that this is the last year of the decade. We shall not quarrel with them, but only say that this is the first one of the Nineties.

....The Court of Appeals of this State, in the case of the Church of St. Monica against the City of New York, holds that the exemption of *church* property from taxation does not extend to school structures owned by a church and used for school purposes. The Court says on this point that "it cannot be supposed that it was the legislative intention that any number of persons could come together for some religious purpose and set up a school and then claim the exemption."

....The Inter-State Commerce Commissioners place the mortality during the past year, occasioned by railway casualties in this country at 5,693, while during the same period 27,898 persons were injured from the same cause. The Commissioners, in the light of these figures, suggest the necessity of further legislation by Congress to lessen, so far as possible, the number of these casualties. Many of them are unquestionably the fruit of sheer carelessness.

....John G. Whittier, now in his eighty-third year, in one of his latest poems says:

> "No longer forward or behind
> I look in hope or fear,
> But grateful take the good I find,
> The best of Now and Here."

Practically to do this is the great secret of being happy just as you are.

....There has a long discussion been going on in *The Western Watchman*, a Catholic paper in St. Louis, on the question what is the doctrine of transubtantiation, and whether, in the blessed sacrament, the bread and wine are converted into the body alone, or also into the body and soul of Christ? One would think that the Church ought to have settled that by its authority.

....Governor Campbell, of Ohio, upon taking the oath of office last week; expressed himself as being strongly in favor of the Ballot Reform movement, and urged the Legislature of that State to enact an efficient law on the subject. He is not afflicted with any of the constitutional scruples of Governor Hill, as to the validity of such legislation.

....We regret to chronicle the death of Peter Henderson, one of the victims of the prevailing distemper. We shall give a further mention of this famous horticulturist and seedsman in the proper department next week.

Death to every man is a great reality which he cannot escape. Happy is he who so lives that he can meet this event without alarm, and anticipate for himself a better life when called to retire from this earthly scene.

....Christ often spoke of himself as dwelling in the believer, and of the believer as dwelling in him. This is a form of utterance that indicates the intimate relation and fellowship between Christ and his people. Paul explained the idea to the Ephesians when he said to them: "That Christ may dwell in your hearts by faith." (Ephes. iii. 17.) A living faith makes Christ to the soul an in-dwelling Christ.

....One who, in reading the Bible, finds it necessary to slur over this passage, to dodge that passage, and to pervert the natural and obvious meaning of a third, and so on indefinitely, may be sure that he does not come to the study of the Book divine in a proper state of mind. He makes the Bible an authority when and where it suits him, and when it does not suit him, he virtually disputes or absolutely denies its authority. This is not the way to read the Bible to the highest profit.

....It has been said that "they are the happiest who know most pain." This, if taken in the literal and absolute sense, would be a contradiction. And yet it is true, as experience abundantly shows, that one, in certain respects, may be a great sufferer, and at the same time, for other reasons, be greatly enriched with the highest joys of life. This seems to have been true of Paul, and it is true of many Christians. Suffering itself is often the means through which the purest joys come to the heart.

CORPORATE MEMBERS ON PRESIDENT STORRS'S LETTER.

We published last week a number of replies from corporate members of the American Board, expressive of their opinions of the line of administrative policy laid down by Dr. Storrs in his letter addressed to THE INDEPENDENT of January 9th. We are compelled this week to surrender most of our eight extra pages to the scores of letters which have come to us since our last issue. These, together with those of last week, make a particularly valuable collection of the views of that large body of men to whom is intrusted the general management of the affairs of the American Board.

THE BEGINNING OF THE END OF THE CONTROVERSY.

CHICAGO, ILL., Jan. 15, 1890.

TO THE EDITOR OF THE INDEPENDENT:

The amiable and incisive letter of Dr. Storrs (THE INDEPENDENT, Jan. 9th, 1890), seems to mark the first step in the last stage of the struggle between parties in the American Board. Whatever the end may be, to my eye this is the first beginning of it. All that has been hitherto said and done appears, in review, only a preparation for this. The issue is here so squarely stated that nothing but the most cross eyed discussion can confuse it. First, last and always the President is irrevocably committed to the position which was taken by the Board at Des Moines, and more positively established at Springfield—that no approval, open or covert, is to be given to the dogma of repentance unto life after death. Stability of principle and purpose is not a feeble quality of the character of President Storrs.

The Board is not following a wavering leader, nor one in the least afflicted with moral strabismus. Neither is its chief seat of administration occupied by a martinet who would protest the sweet line of Portia:

"The quality of mercy is not strained."

And so, altho he will not deviate while the day lasts, from his position of arrayed hostility to the disturbing dogma of *post-mortem* probation, he would also exorcise the spirit of suspicion and severity in dealing with a candidate, and in learning "the essential moral element in the mind," whether it is "still in flux on the subject," or one "consciously set toward pre-determined conclusions."

And is there one that will withhold approval at this point? He would not suffer a candidate "to be met by an abrupt and sharp-edged challenge." And it is a significant remark of Dr. Storrs, that he does "not suppose they ever have been thus met." It has been often asserted and published that such harshness has been experienced by applicants for appointment: but so far as I have ever heard, the evidence of the truth of it has not been shown. When the President writes, he does "not suppose" they have been so mistreated, we may safely interpret him to believe they never were.

Therefore, still offering all applicants for missionary service an open welcome, we are clearly let know the grounds on which Dr. Storrs would vote to commission them. Any one holding "fixed expectations" of an offer of salvation to any after death is, *ipso facto*, inhibited. But one who is in "perplexity of mind" on the subject, yet has no "personal tendency" to take up with the perversive speculation, and is "heartily ready to leave the whole matter in the hands of God," and does not consider it necessary to the vindication of divine justice that any scheme of repentance and redemption after death shall be provided—such an one Dr. Storrs would vote for. So should I. He thinks actual "service" in Zululand or Japan might disperse certain mists which have enveloped some on Andover Hill. Quite possibly. It is my clear conviction that the majority of the Board, to its smallest fraction, is ready to support Dr. Storrs in an *ex-animo* application of the rules of procedure laid down in this decisive letter. The most central desire of the conservative members, so far as I have been able to learn their will, is, that candidates and missionaries shall, in tense and tone of expression, agree that God will do as justly if he limits the opportunity of repentance for all to this life as if he should extend an opportunity to some into the next life. Any mind in which this principle of faith is a tap-root may be trusted to hold fast to essential truth in all the high winds which sweep over the ground of eschatology. Whether the advocates and adjutants of "the Andover movement" would tolerate any insistence upon decided conviction on the point in the minds of candidates, is more than I know. Judging by what has been said by their side, I should doubt if they would, as I doubt if they ever will be satisfied unless the Board shall commission whomsoever they may commend.

Meanwhile, and "hoping all things" of that large part of the minority which is not believed to hold the disturbing hypothesis, but votes with those who do, that it will come toward the conservatives so far as to say that candidates who dispute the justice of God if he does not provide for redemptive processes after death are to be refused appointment, we think the conflict will cease and harmonious co-operation be restored in all the bounds of the beloved Board. It does not require scholastic discipline to give persons a judgment on this matter. One who has diligently read the Bible, altho he never saw a seminary of theological learning, may be expected to have a mind well made up as to whether God would be just or unjust if he limits repentance and pardon to the present life. It is the critical and crucial question: and an open, honest answer to it will disclose about the deepest sentiment of any intelligent student on this supremely serious issue. Yours truly, J. L. WITHROW.

TEMPERATE AND WEIGHTY.

FALL RIVER, MASS., Jan 15th, 1889.

TO THE EDITOR OF THE INDEPENDENT:

In reply to your request I have this to say: I consider the recent temperate and weighty utterance of Dr. Storrs, through your columns, one of his important services to the cause of missions, as connected with the American Board; and I cordially indorse its tone and temper. It is an emphatic and consistent reiteration of the platform of co-operation laid down in his letter of acceptance, and indorsed without show of dissent, at the recent annual meeting. It has this added value, that it is his own interpretation of the accepted platform, in its application to a concrete and disputed case. His review of this case will justly go far toward convincing the constituency of the Board of the validity of his own conclusion.

At the same time the fact that Dr. Storrs, the author of the platform, the President of the Board, the human nexus of the variant elements, with his commanding personality and position, could not bring a majority of the Committee to his view as to the concrete application of the platform (which we are told the whole Committee heartily accepts) is a significant fact. The facts in the case were before the Committee, far more fully than they can be before the public. A judicial oath could not heighten each member's responsibility to apply, in the light of the facts, the principles of the platform, which was based upon and which re-affirmed, as does the present letter, the verdicts reached at Des Moines and Springfield. Furthermore, every member would have found it sevenfold more easy and agreeable to vote for instant appointment, than for delay, if he could thereby have satisfied his conscience. This state of things emphasizes the caution so strongly urged by Dr. Storrs upon the critics of the majority, as to the temper of their criticism.

This letter reiterates the former declarations of its author that the Board cannot be committed to any indorsement of the objectionable hypothesis. In that view it is very strange that some hesitated before commissioning one who had written: "Whatever my views may be in the future, I should, at least, want the *liberty* of holding the same doctrines and hypotheses that I now hold," "and so my desire is, that the case be presented to the Prudential Committee, *on its present basis.*" Those who hold with Dr. Storrs that, in view of all the evidence, appointment was admissible upon the accepted basis of action, should also go with him in recognizing the honesty of those who have not yet reached that conviction, and in praying that divine light may be shed upon the minds of all concerned in the settlement of the trying issue, especially upon the mind of the candidate himself. Hasty judgment on either side is to be deprecated. Forbearance is the part of wisdom. It should not be forgotten that, in an important sense, we are bearing the ark of God. Patience with contrary views, and even with mistaken action, is better than acrimonious controversy. The immense issues involved should make all parties eager to find a basis of co-operation, and patient during the search for it. May the Spirit of God speedily guide us to its discovery.

PAYSON W. LYMAN.

THE DANGEROUS DOCTRINE MUST NOT BE RECOGNIZED.

INDIANAPOLIS, IND., Jan. 14th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I am in full accord with the views expressed in the recent letter of Dr. Storrs as to the dangerous character of the theory of probation after death. Any seeming recognition of the theory by the American Board would compromise the denomination it represents, and would seriously offend the evangelical sentiment of the country at large.

Therefore, in dealing with candidates for missionary service whose minds are in a dubious state on the subject of probation in another life, it is plainly the duty of the Prudential Committee to grant no commission in any case unless it is clearly understood by the candidate and the Christian public that no approval can be given to this doctrine which has been disallowed by the Board. It is just as plain that a missionary appointment should not be made unless the Committee have good ground for believing that the mind of the applicant is so candid and receptive of light that it will be clarified of its doubts on coming in contact with the realities of the work on heathen ground.

This I understand to be substantially the position taken by the letter of President Storrs. I realize the difficulty of the application of these principles to individual cases. I have the hope, however, that some of the young men of the class in question will be found acceptable; and I do not understand that the Committee in the Missionary Rooms are indisposed to recognize such cases. They have a most delicate task to perform. They should have the full confidence of the churches. They are conscientious men, and, no doubt, endeavor to deal fairly and kindly with each applicant for appointment to missionary service.

N. A. HYDE.

THE LIMIT OF CONCESSION REACHED.

MOUNT HERMON, FRANKLIN CO., MASS., January 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have read Dr. Storrs's letter with care. With reference to the specific case which has elicited the letter I am not prepared to criticise the action of the Prudential Committee. With my present information I cannot regard it as proscriptive or harsh. But the honored President's strong and unequivocal statements of the principles which should guide the Prudential Committee in the appointment of candidates for missionary service meet my hearty approval. In the case of a young man of evident consecration, showing a strong and controlling desire to know the truth and to declare it as it might be given to him in the Word and by the Spirit, but into whose earnest spirit doubts about opportunity for repentance unto salvation after this life had been thrust—which doubts, however, had not yet hardened into opinions—I might go as far as the statements of the President indicate. But those statements touch the extreme boundary-line of concession. Not admiration for the abilities and character of a candidate, nor sympathy with his purpose, nor charity for differing opinions, nor love of peace, nor desire for unity, should lead the Prudential Committee to go beyond it. So much one wing of the Board might concede safely perhaps. More than that the other wing ought not to ask. Yours truly,

HENRY E. SAWYER.

ACCEPTABLE TO ALL REASONABLE MINDS.

LEE, MASS., Jan. 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I am not altogether certain as to the nature of the response desired to your inquiry. I would say, however, it seems to me that the principles laid down by Dr. Storrs in his recent letter must commend themselves to all reasonable minds as the proper ones for the guidance of the Board and of the Prudential Committee in the present emergency. But it is easy to see that there may be a difference of opinion as to their practical application, even among those holding them with equal firmness. While each case should unquestionably be judged on its own merits, it would seem that the antecedents of the young men making application for missionary appointment cannot safely be ignored. It is one thing where a questionable theological opinion is a matter of mere individual idiosyncrasy; it is quite another where young men come before the Committee from an institution committed to that opinion, and where, in some cases at least, there is so much evidence of an influence behind the candidates making them the unconscious instruments of its own purposes. Any one who has had the opportunity to attend the public examinations of Andover Seminary in recent years, and has observed on the one hand how completely the young men are saturated with the system of which the doctrine of future probation is a prominent part, and on the other the evasive way in which the whole subject of eschatology is treated by both professors and students, must agree with Dr. Storrs that Andover is a very dubious source from which to expect satisfactory opinions on the point in question; nor can one who has had these glimpses behind the scenes altogether share the confidence that an impression so deeply wrought will be speedily effaced, even by the rough attrition of practical experience. At any rate, if the answers in the Missionary Rooms are as vague as in the class-room, one cannot wonder that some minds in the Committee should be left in doubt whether the position of the candidate is one of mere suspense or of positive opinion. But it is doubtless possible that desirable missionary candidates may be found even at Andover. Great weight should certainly be given to the President of the Board in the interpretation and application of his own policy, to which the Board itself stands pledged; and I regret that in the recent case the majority of the Committee could not see their way clear to agree with him. I am myself new to the responsibilities of membership in the Board, but as at present advised, can accept most heartily the policy outlined by its honored President and his leadership in its application; nor can I forego the hope that under that leadership the way of unity and peace will yet be found.

Most truly yours, L. S. ROWLAND.

THE GRAND MAN HAS DELIVERED HIMSELF GRANDLY.

KEOKUK, IA., Jan. 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I cannot hope, in the present manifestly excited state of the minds of the constituents of the A. B. C. F. M. to answer your inquiry with sufficient clearness to avoid all misunderstanding and misconstruction. But the grand man has delivered himself grandly—in the full stature of head, heart and pen. I am thankful for him in his plan and his manly utterance. Your note scarcely allows an extended utterance on any particular point in his letter, and I will not presume to volunteer anything more than to say *Yes, sir.* Yours truly, J. S. HOYT.

CALLS FOR A CESSATION OF UNWISE MEDDLESOMENESS.

CINCINNATI, O., Jan. 15th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have read the article of Dr. Storrs in your issue of January 9th. I heartily sympathize and agree with his position in every respect. I believe in Dr. Storrs and the Prudential Committee. I believe they can administer the affairs of the Board wisely, and that the cause of Missions will be more rapidly advanced, and the reputation of Congregationalism for Christian harmony improved by a cessation of unwise meddlesomeness.

Yours truly, W. J. BREED.

APPROVES THE LETTER AND THE COURSE IN THE COVELL CASE.

CHESTER, N. H., Jan. 15th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I am pleased to have an opportunity to say to you that I cordially respond to the appeal of Dr. Storrs. I am also very much pleased with your comment thereon.

I very strongly approve the course by the Prudential Committee of the Board, and also of the Secretaries.

Very sincerely yours, JOHN W. NOYES.

GRACIOUS WORDS OF WISDOM.

WESTERN RESERVE UNIVERSITY, CLEVELAND, O., January 14th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have read both the letter of Dr. Storrs and the editorial comment. "Do I cordially respond to the appeal of Dr. Storrs?" With all my heart; and in nothing so heartily as in what he says of the treatment of young men. Let them quit writing digests of their opinions, and let them be met in the kindliness of intelligent sympathy, face to face.

"The kindlier and more patient spirit" of which your editorial makes mention, is a Heaven-sent thing that needs to imbue, not one side only, my brother, but both sides, till there shall be no more talk of sides in this unhappy controversy, till the personal equation is eliminated from the councils of the American Board.

May God give the President's gracious words of wisdom

free course that He may be glorified, and the Gospel the sooner be preached to every creature.

Yours sincerely, H. C. HAYDN.

ACCEPTS DR. STORRS'S STATEMENT.

COLUMBUS, O., Jan. 15th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have read with great care and interest my old instructor's letter. (He was my teacher in Wasson Academy Mass., in 1839-40.) We all, I think, appreciate the difficult position Dr. Storrs is in as President of the A. B. C. F. M., and indorse fully his grand letter of acceptance which some of us thought would bring union and harmony to the Board, and we could go on unitedly in the great work of sending the Gospel to the uttermost parts of the world. I can indorse fully what Dr. Storrs says in his letter "that young men of fine parts, of fine promise, of a fervid consecration and an earnest missionary temper, are not to be peremptorily repelled by the Board because, without having reached a conclusion which it disapproves, their minds under the influences around them, are in a transition state of doubt." Whether anybody else accepts it or not, I stand by this as a fair and personal method of action.

Very truly yours, FRANCIS SESSIONS.

WEST ROXBURY, MASS, Jan. 15th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I *fully indorse* Dr. Storrs. S. D. SMITH.

EMINENTLY FAIR AND WISE.

MINNEAPOLIS, MINN., Jan. 14th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

My attention has been called to the letter of President R. S. Storrs, of the American Board, published in THE INDEPENDENT of January 9th, which I have carefully read, as also the editorial comments thereon. The position taken by Dr. Storrs seems eminently fair and wise, and will, I believe, commend itself to the Christian judgment of all concerned. It has my hearty approval.

Sincerely yours, DAVID C. BELL.

STATES THE ONLY PROPER GROUND OF ACTION.

NEW YORK, Jan. 16th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

Dr. Storrs's letter appears to me to state fully and frankly the only proper ground of action for the corporate members to take in view of the course pursued by the *extremists* of the "two wings," and this "action" to be through their "Prudential Committee."

Respectfully yours, GEO. R. CHAPMAN.

A WISE COURSE FOR THE PRUDENTIAL COMMITTEE.

HARMAN, OHIO.

TO THE EDITOR OF THE INDEPENDENT:

I have read the article of Dr. Storrs and your editorial comments, and while approving of both, in the interests of missions and of peace, as the wise course for the Prudential Committee to follow, I find myself constrained to go further, and to confess the not unconscious hope within me, and shared by many others, that infinite mercy may provide a way, I know not how, for those who have not had the Gospel, while this does not relieve the obligation to send it to them. DOUGLAS PUTNAM.

A WISE CONCILIATORY AND FIRM POLICY.

AUGUSTA, Jan. 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have read with much satisfaction the letter of the Rev Dr. Storrs in respect to the unhappy controversy in the American Board published in THE INDEPENDENT of the 9th instant.

The wise, conciliatory and firm policy he has pursued, and the Christian spirit he has manifested in his effort to restore harmony and bring the two wings of the party to the controversy to acquiesce in the policy outlined in his letter of acceptance of the presidency and most fully elaborated in his recent very able letter, have my hearty approval as a member and friend of the Board.

Very truly yours, JAMES W. BRADBURY.

CORPORATE MEMBERS SHOULD RESPOND HEARTILY.

BRASHER FALLS, Jan. 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have carefully read Dr. Storrs's letter in THE INDEPENDENT of the 9th inst. and THE INDEPENDENT'S comment thereon under the same date, and I fully approve the sentiments contained in both. If the appeal of Dr. Storrs fails to be responded to cordially, by the corporate members and the constituent churches of the Board, I greatly fear for its unity and harmony and prosperity in the future.

Respectfully yours, CALVIN T. HUBBARD.

CLEAR, EARNEST, DISCRIMINATING, CHRISTIAN.

GLENCOE, ILL., Jan. 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

The clear, earnest, discriminating Christian letter of Dr. Storrs, published in THE INDEPENDENT of 9th instant, commends itself to my most cordial approval. If the Prudential Committee could see their way clear to act as he desires, distrust of the Board's policy would vanish, and a fresh inspiration of unity and power would pervade the churches and seminaries both at home and on the foreign field. Very fraternally. MOSES SMITH.

TIME, PATIENCE AND WISDOM NECESSARY.

LONGMEADOW, MASS, Jan. 9th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I do cordially respond to the appeal of Dr. Storrs, with the proviso that he be allowed to interpret himself, and separating his letter from your comment upon it, on page 10. I am glad to recognise in your editorial a more kindly and tolerant spirit than has characterized THE INDEPENDENT since the Springfield meeting of the Board, and that you recognize the possibility, and even probability of uniting the "two wings" of the Board in a practical harmony. That, permit me to say, will soonest come about by the omission in our religious newspapers of criminations that naturally provoke recriminations. May it not be possible that your editorial might be recast to advantage in the exercise of a little less positiveness, and a little more of golden silence, and a "kindlier and more patient spirit?"

I do not say this as in the least wrought upon by your characterization of the "minority." I am not in sympathy with the "Andover Theory" as concatenated with the "Progressive Orthodoxy" set forth in the volume which bears that title, but class myself with the large body of the Board's constituents, representing, I have no doubt, the majority, and particularly the lay majority who are tolerant Conservatives, who stand between the ultra-Conservatives and the ultra-Progressives, and who will, I am quite sure, control the future action of the Board, meanwhile waiting for time, patience and the gentleness of wisdom to do their perfect work.

Yours very truly, JOHN W. HARDING

RESPONDS AFFIRMATIVELY.

CHICAGO, Jan. 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have carefully read the letter of President Storrs, and also your editorial in the same number of THE INDEPENDENT. I can and do respond affirmatively to the appeal of Dr. Storrs; and I will only add that I cordially approve and adopt as a very brief expression of my views, the last paragraph of your editorial on the letter in the same number of THE INDEPENDENT.

Very respectfully yours, WM. H. BRADLEY.

WOULD LIKE THE PRUDENTIAL COMMITTEE TO RECONSIDER

A corporate member, who does not wish his name appended writes us:

TO THE EDITOR OF THE INDEPENDENT:

In answer to your note of yesterday I would say: Few of either party in the American Board, I think, would indorse *all* Dr. Storrs says in his letter of the 3d inst., or *all* that THE INDEPENDENT says in commenting upon it.

His practical policy in regard to the appointment of missionary candidates, as indicated in this letter, and as applied by himself to the case of Mr. Covell, would afford great relief to the Board in its present situation; and if pursued in the case of other such applicants it might lead at length to practical agreement of all parties in the Board. But this requires the cordial co-operation of the Secretaries and the Prudential Committee; and two of the Secretaries and about half the Prudential Committee, instead of supporting Dr. Storrs's policy in the case of Mr. Covell, have persistently opposed it. Their decision to postpone the case for many months, especially after so many prolonged examinations of the candidate, and with their accompanying "minute," was about as injurious to the Board and to the applicant as positive rejection. If the Committee should immediately reconsider, and should promptly appoint Mr. Covell, the evil would be partly repaired, and the situation would become more hopeful.

THE BROADEST CHARITY COULD NOT ASK ANOTHER STEP.

TALLADEGA, ALA., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

The letter of Dr. Storrs, published in the last INDEPENDENT, gives me great and unqualified satisfaction. I heartily approve of both its thought and its spirit, and do not see how any wise friend of the Board and Missions can dissent. Fidelity to the truth would not allow the honored President to go further, and the broadest charity ought not to ask him to take another step.

Very truly yours, H. S. DE FOREST.

BREATHES A KIND, FATHERLY, CHRISTIAN SPIRIT.

TERRE HAUTE, IND., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

Dr. Storrs's letter of 3d inst., I have read as carefully as a poor finite mind like mine can do. Altho the candidate, when interrogated, expressed a belief mingled with doubt, in a future probation for the heathen world, President Storrs was in favor of sending him. But, as I understand him, he would do it for several reasons.

1. Because of the exceptionally favorable impression which Mr. Covell made on his mind in regard to his truly Christian character and desire to preach the Gospel.

2. Because there seemed to be in this case a better prospect of his being led out into the glorious light of Gospel truth by engaging him at once in preaching that truth, than by sending him back to "Andover" to be further poisoned with error. I don't understand him as wishing to make this case a precedent for others. I hardly know whether I am prepared even to sanction that conservative and liberal policy. If I thought "Andover" stood behind this last case, and had in any manner been instrumental in thrusting it before the Board, I should hesitate. Judging from all the light I now have, Andover is striving to force this wild theory upon the Board and upon the Congregational churches. It seems to me that a man who has a doubt, a sincere doubt, whether probation, and opportunity to repent and believe in Christ, is confined alone to this life, is like the "double-minded man," described by James in i, 9. And verse 8 of chapter iv of the Epistle tells how a double-minded man can become a single-minded one. How a minister could stand before an educated, heathen audience and preach as Christ preached, and as Paul and Peter preached, who believed that all who failed to hear the Gospel in this life would have an opportunity in the next world, is not clear to my mind.

I do admire and approve the kind, fatherly and Christian spirit of Dr. Storrs's letter. On the single case of Mr. Covell, I believe he acted right. And there may arise—doubtless will, other cases quite similar. Take away "Andover," retire wholly the strong future probation party, which at present is co-operating with "Andover" to foist this unwarranted dogma upon the churches and the American Board, and I should say "the policy"—his policy is right.

A candidate, taken away from those two influences, and strongly urged to find his "eschatology" in a thorough study of the Scriptures, might be safely trusted with the Gospel among the heathen. S. H. POTTER.

PRESIDENT FISKE, OF THE ANDOVER TRUSTEES, WOULD HAVE A PASSAGE OR TWO OMITTED.

NEWBURYPORT, MASS., Jan. 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have carefully read the letter of Dr. Storrs in THE INDEPENDENT of January 9th. You ask if I "can cordially respond to the appeal of Dr. Storrs?" If you mean, "Do you approve of the position taken by Dr. Storrs in his letter accepting the Presidency of the Board, and maintained in his recent letter, and defined by his vote in favor of the immediate appointment of Mr. Covell?" I answer emphatically, *Yes!* If you mean, "Can you indorse all the sentiments and expressions of his recent letter?" I am obliged to say, *No!* While most of the letter is admirable in spirit and language, and contains many passages of great force and beauty, I cannot assent to some of the views expressed and some of the criticisms made; and cannot but wish that a few paragraphs had been entirely omitted, as in my judgment they will tend to defeat rather than promote the great end Dr. Storrs has in view, viz., the union, and harmonious co-operation of the "two wings" of the Board. I devoutly thank God that Dr. Storrs has been led to take such a position that all the friends of missions can rally around him, as they certainly will do if they cordially accept the platform he has laid down as interpreted by his own words and actions.

Very sincerely yours, D. T. FISKE.

APPROVES THE PRINCIPLES.

WORCESTER, MASS., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I indorse Dr. Storrs's letter of January 3d, except that in view of Mr. Covell's letter of November 11th—as published in *The Christian Union*—the "Minute" of the Prudential Committee has seemed and still seems in the utmost consistent with the instructions of the Board.

Yours truly, E. CUTLER.

ANDOVER PERPLEXES ALL HUMAN WISDOM.

LEXINGTON, MASS., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have read with deep interest the Minute of the Prudential Committee penned by Dr. Storrs, his letter in THE INDEPENDENT of the 9th inst., and your remarks thereon.

I agree heartily with the statement of principles of action contained, or implied, in these different papers and also in "the letter of acceptance." I had hoped for increasing unanimity, unless Andover should send in a case that would perplex all human wisdom. Now that Andover has done that, the old difficulty is renewed and the animus of the Andover party has broken out like a smothered fire getting vent.

The question lying at the bottom of the present excitement is, Had the Prudential Committee valid reasons, as honest men pledged by their office to carry out the intentions of the Board, to defer their decision upon Mr. Covell's case? The excited critics seem to forget that it is deferred, not decided.

I would justify the disposal of the case for the following reasons:

1. Mr. Covell's declarations need clearing up. He had written: "I do not believe that such a view [that of a future probation] is precluded by the Bible. The easy, natural inference from the two passages in Peter is that a future probation is possible." "I did not consider the drift of the Bible to be against such a view as that of future probation." Again: "Whatever my views may be in the future, I should at least want the liberty of *holding the same doctrines and hypotheses* that I now hold." And finally: "My desire is that my case be presented to the Prudential Committee on its present basis."

2. He calls his views "doctrines and hypotheses," and wants liberty from the Committee to "hold them," which certainly implies to preach them. The Committee would stultify itself to send forth a man with its *authority* to use this "tin blade" if he thought fit. Besides all this, he pushes his doctrine of the universality of the atonement to an equality with universal salvation. Can the Committee authorize the preaching ("holding") of that doctrine in that manner if Mr. Covell should find himself confirmed and strengthened in his present doctrines and hypotheses? He seems to have taken pains to embarrass the Committee. I am confident every missionary will approve of the disposition thus far made of the case. CYRUS HAMLIN.

APPROVES DR. STORRS'S POSITION IN THE COVELL CASE.

ELYRIA, OHIO, Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

In reply to yours of the 9th asking whether I can "cordially respond to the appeal of Dr. Storrs," published in your paper of this week, I have to say:

If an approval of the general statements contained in that appeal shall be understood as an approval of the action of the Prudential Committee on Mr. Covell's application, which, in connection with comments on that action, have called out this appeal, I cannot cordially respond.

The position held by Dr. Storrs, Vice-President Blatchford, and others, at the first meeting of the Prudential Committee, to consider the application of Mr. Covell, also at the adjourned meeting on the following day, when Dr. Storrs's minute with an approval of appointment was under consideration, has my cordial approval; and had I been

present and entitled to a vote, that vote from first to last would have been in favor of Mr. Covell's appointment.

I greatly fear the postponement of definite and favorable action on this application will result in preventing applications from many young men and young women, who have intended offering themselves for missionary work under the American Board, who have given the question of a future probation little or no thought, consequently have no settled convictions on that subject, while they have no doubt as to their love of Jesus Christ and his service, and have an earnest desire to be commissioned to go to the ends of the earth, if need be, to testify of that love, and endeavor to lead others to accept Christ as their only and all. sufficient Saviour. Very truly yours,

HERMAN ELY.

DR. LAURIE AGREES WITH DR. STORRS AS TO PRINCIPLES.

PROVIDENCE, Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I do very heartily indorse the principle laid down in his letter of acceptance dated October 31st 1887, and repeated in his letter this week, viz.: "That considerate care will be exercised to discriminate between the want of an opinion and the presence of one that implies or favors the objectionable theory"; and I regret exceedingly that I cannot see the position of Mr. Covell in the same light as our honored President. Perhaps if I had met him as Dr. Storrs has, I should agree with one with whom I am very loth to differ.

The whole question relates to the future of those who have "sinned without law," to use the words of the Holy Spirit; and he tells us that they shall not have a future probation, but "also perish without law." But Mr. Covell in his letter of November 13th, speaks of "the *so-called* doctrine of the universal decisiveness of this life," there being no debate about the guilt of those who reject the Gospel. Still, let us not make him an offender for a word, but hear more fully before we decide. In his letter of November 11th he says that "II Cor. v, 10 has no direct bearing on the question"; but it says that "we must all be made manifest before the judgment seat of Christ, that each one may receive the things done in the body, according to what he hath done, whether it be good or bad." Has that no direct bearing on the question? We might infer that this indicates "an opinion that favors the objectionable theory"; but we are not left to inference. In the same letter he says: "The only doctrine that I hold bearing on the question of future probation, is that of a universal atonement which he had defined as universal in the sense that every man will have an opportunity to receive its blessings. I do not know how it is to be made universal. I have a preference for the view that the historic Christ is presented," and that in the nature of the case can only be after death. Do not such views directly "favor the objectionable theory?" In this same letter he speaks in one place of I Peter iii, 19, 20, "as favoring the idea of future probation," and then refers to it again in the same paragraph as affording the natural inference that a future probation is possible, tho it could be held only as a probable inference. Then in his letter of November 23d, he says: "Whatever my views may be in the future, I should at least want the liberty of holding the same doctrines and hypotheses that I now hold"; and we have seen what these are. Now I will not affirm that should he go abroad he may not renounce them all; but I wish that the prospect for that were brighter than it is.

In this connection I heartily indorse these words of our beloved President: "It is not the fault of these young men that their minds are not clear on a subject so recently emerging for discussion. The responsibility is with the teachers to whom the students are attached, in whom they confide, whose skill in teaching they daily feel; but who either fail to give clear instruction on the mysterious state to come, or give such instruction as encourages the new speculations." THOMAS LAURIE.

APPROVES THE PLAN OF ADMINISTRATION.

1804 GREEN ST., PHILADELPHIA, PENN., January 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I do "cordially respond to the appeal of Dr. Storrs," approving, as I do, the plan of administration concerning missionary candidates outlined by him.

Sincerely yours, GEO. L. WEED.

VERY WISE AND VERY FAR REACHING.

SPRINGFIELD, MASS., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have received to-day and read with the deepest interest in the columns of your paper, the statement by Dr. Storrs, and your comment upon it.

I responded cordially to the appeal of Dr. Storrs in his letter of acceptance. I did the same when his position was renewed in October last in New York. I do the same with this present article which elaborates more fully and admirably, if possible, his letter of acceptance.

His position I believe very wise and very far reaching. Accepted and enforced, to the letter and the line, as well as the spirit, as it should be, it will not *fail* to bring good results with all fair-minded men.

I think it leaves room—as it should, perhaps—to differ upon this or that candidate as in the case of Mr. Covell. There will always be doubt as to whether such a mind and so instructed comes fairly or not within the proper interpretation of Dr. Storrs's position as a whole, as generous and yet as conservative as it is; but that will be, if such difference occurs, one of *judgment* and not a difference of principle; and the Board will *never* suffer greatly from any mere differences of judgment. With fair-minded men there is always peace attainable in differences of judgment.

But the principle laid down by Dr. Storrs will prevent all this—to those of us who know it so well—*painful* scheming to foist certain men and measures upon the Board; to gain recognition for the "larger hope," and the institutions that teach it as a part of the working force of the Board. While on the other hand it will relieve the strain put upon those of our honest and faithful secretaries and Prudential Committee who have tried faithfully to save the Board from official commitment to a mischievious heresy. Dr. Storrs's position is admirable and timely, and *able* to grasp both sides of the situation. I cordially and hopefully respond to his appeal. MICHAEL BURNHAM.

NO OTHER WAY.

341 PLEASANT ST., WORCESTER, MASS., January 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I do not see any way but for the Prudential Committee of the A. B. C. F. M. to fall in with Dr. Storrs's letter and appoint Mr. Covell. A. E. P. PERKINS.

NOT IN FULL ACCORD WITH DR. STORRS.

SPRINGFIELD, MASS., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have received and read the copy of Dr. Storrs's letter and your editorial comments.

I have noticed that when a man drops away from the evangelical faith and becomes, say, a Unitarian, he is somewhat apt to go on the downward road to Universalism, Spiritualism, or infidelity. And, therefore, while I think Dr. Storrs's letter is admirable, I should be likely to vote against sending as a missionary a man whose opinions were unsettled on the question of a future probation, and I should expect the sending such a man back to Andover for further light would result in leading him to a full belief in a future probation. My judgment, or feeling, or belief, is not, therefore, in full accord with the letter and the comments. Respectfully yours. HOMER MERRIAM.

SHOULD BE ALLOWED TO INTERPRET HIS OWN LETTER.

BOSTON, MASS., Jan. 10th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I can "cordially respond to the appeal." Dr Storrs should be allowed to interpret his own letter, and a Prudential Committee and secretaries chosen who shall accept, and act in accordance with that interpretation.

Very truly yours, W. O. GROVER.

"SUFFICIENT EX NIHILO TALK."

HARTFORD, CONN., Jan. 10th, 1890

TO THE EDITOR OF THE INDEPENDENT:

In order to reach a conclusion worth anything to my own conscience, I should want the entire official data before me; and then I should be very slow to spread that result before the world. In my humble judgment, there is already sufficient *ex nihilo* talk. Yours respectfully,

C. D. HARTRANFT.

A DEEP AND DIFFICULT QUESTION.

CAMBRIDGE, MASS., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I stood in New York with those who agreed to abide by the plan proposed in Dr. Storrs's letter of acceptance. The recent letter changes nothing, and I still abide by the New York vote. The point is a deeper and more difficult one at present. Judging from Dr. Thompson's article in *The Congregationalist*, there are those on the Committee who cannot vote to send out a man like Mr. Covell or Mr. Noyes, whatever the instructions of the Board may be. I agree with Dr. Storrs that Mr. Covell should be sent at once. A prompt decision, tho by only a majority of the Committee, would have been received better than delay, tho unanimity were secured thereby, and he were sent next summer. So far as I know, no one wishes to have a future probation *tangle*. Yours very truly,

ALEXANDER MCKENZIE.

OCCUPIES THE RIGHT GROUND.

MIDDLETOWN, CONN., Jan. 1st, 1890.

TO THE EDITOR OF THE INDEPENDENT:

In reply to yours of the 8th inst. I have read Dr. Storrs's valuable letter, and most cordially indorse the same as fully taking the ground which I have held upon the Bible view of our missionary work for more than seventy years, and the only way that men can be sent to the heathen to preach the Gospel of Salvation.

Very respectfully yours. BENJAMIN DOUGLAS.

THE LETTER WORTHY THE OCCASION AND THE MAN.

ROCKFORD, ILL., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

Replying to your favor of the 9th inst., asking me whether I cordially respond to the appeal of Dr. Storrs, I would say that I do most emphatically.

Its spirit and its text are worthy of the man and of the occasion. So far as it relates to the case in hand, it would be obviously improper for me, being a member of the Committee of Nine, to express any opinion till we have had opportunity to examine all the documents and testimony that may be presented in the case.

With the determination to act fairly toward all and without passion toward any

I remain respectfully, RALPH EMERSON.

DR. STORRS WILL HAVE TO CARRY THROUGH WHAT HE DEEMS RIGHT.

ROXBURY, MASS., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

Your favor is received, asking if I can cordially respond to the appeal of Dr. Storrs. In reply I may say that I do most cordially respond to his appeal for peace and harmony between the two parties in the American Board, and I also heartily agree to Dr. Storrs's interpretation of his own letter accepting the presidency. I, however, do not look for agreement in the Prudential Committee. Mr. Covell will be sent, if at all, by a bare majority and not by anything like a unanimous vote in his favor. Indeed, the Chairman of that Committee says in this week's *Congregationalist* that change is not hoped for on the part of the Committee, but on the part of the candidate. Dr. Storrs will have to carry through what he considers to be right with such help as he can get and with an unreconciled minority still remaining.

Yours very truly, ARTHUR W. TUFTS.

CORDIALLY APPROVES DR. STORRS'S POLICY, AND TRUSTS THE PRUDENTIAL COMMITTEE.

SPRINGFIELD, MASS., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

As to the main question propounded by you, I answer that I most cordially approve that policy of the Board which has been so fully and clearly set forth by Dr. Storrs.

I understand, moreover, that the Board and the Executive Committee approve this policy. This is the distinct meaning of the vote passed at the last annual meeting by the members standing. We are not at liberty to doubt that the Executive Committee purpose to carry out the policy, and believe that they have been so doing in their action upon Mr. Covell's case. No other supposition is consistent with confidence in them as honorable men.

Whence, then, the difference of judgment among them in regard of the appointment of Mr. Covell? Must not a majority have been convinced that his views concerning future probation for the heathen are more advanced than a minority believed them to be? It is obvious that in a case in which honest "doubts" may not be easily distinguished from a "dogmatic bias," it will be difficult to reach a unanimous conclusion. Some of the Committee may have believed that he has this "bias," others that he does not have it; while all honestly think themselves to be acting upon the principles laid down in Dr. Storrs's letter. Just here, *in judging of the evidence*, lies the difficulty of acting on these principles, a point which has not had the consideration and discussion which it deserves.

Plainly, it is too much to expect that, in a case requiring the use of a delicate balance, the applicant will surely be appointed, altho all the members of the Executive Committee shall be trying to carry into effect the same policy. It seems from Dr. Storrs's letter that Mr. Covell furnished grounds for this honest difference of judgment. "He had written some things," says Dr. Storrs, "which I regretted, and which embarrassed his case before the Committee" As to probation after death, he "thought it . . . probably, but not certainly, indicated by the famous passages in Peter."

What was the *degree* of probability in his mind? How far would it influence his opinions and labors? Who does not see that there is here reason for differing judgments honestly entertained?

What then? Simply that we confess the wisdom of the determination to postpone, for a few months, decisive action upon his application, in the hope that, in that time, his views will become so clearly defined as to make the application of accepted principles easy.

You did not ask me to do more than write whether I can cordially respond to the appeal of Dr. Storrs. But in justice to myself I must say that, while I have the utmost confidence in Dr. Storrs's judgment upon the merits of Mr. Covell's case, and, as at present advised, am in sympathy with his view of it, I do not less confide in the honor and sincerity of the majority of the Committee.

Yours truly, T. H. HAWKS.

WANTS DR. STORRS'S POLICY TO PREVAIL.

KIRK STREET CHURCH, LOWELL, MASS.

TO THE EDITOR OF THE INDEPENDENT:

I unqualifiedly indorse Dr. Storrs's letter, and believe that the policy seemingly insisted upon by the Committee of "indiscriminate prohibition" will put an end to any further candidates turning to our Board to be sent abroad to those to whom they desire to carry the Gospel.

Mr. Covell cannot be refused appointment, or even put off, without greatly discouraging others, and making the Committee at Boston appear to take the ground, "that if any candidate doubts he cannot go." Why Dr. Storrs's minute could not have been adopted, with the resolution to appoint Mr. Covell, I fail to see. It was most unfortunate that it was not; for as it is left, it does not look as if Dr. Storrs's letter of acceptance was followed in good faith.

The whole debate will be re-opened and feeling re-excited, and possible separation must ensue, if that letter in its broadest interpretation is not to control the policy of the Prudential Committee. Had Dr. Storrs's advice been followed at Boston, Mr. Covell would have been appointed and a most unfortunate and untimely issue been avoided.

Yours, etc., M. M'G. DANA.

APPROVES IN GENERAL.

EAST HARDWICK, VT., Jan. 10th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

In general I approve of both Dr. Storrs's letter and your editorial comment. Several things trouble me about Mr. Covell. I want to be delivered from the feeling that he is a *tool* of Andover. This feeling is forced upon me by utterances that crop out here and there in much that he says. I do not see how Dr. Storrs can make himself appear self-consistent, when he approves of a candidate who says that the two passages in Peter furnish the ground for "*a reasonable inference*" of a future probation. A reasonable inference will be preached, or is almost certain to be preached, *as a doctrine*. It seems to me that to approve of a candidate who adheres to such an inference, is to surrender the whole thing to Andover. I like all that Dr. Storrs says, except as he seems to accord to the young man a looser hold upon the doctrine in question than the young man seems to have. I wish that Dr. Storrs could write an *ultimate statement* and have the candidate accept it; but I fear that to save the young man to the Board you have got to save Andover with him. That is the *spirit* of Professor Ryder's letter, which I account totally unworthy of a

Christian gentleman. In short, I believe in Dr. Storrs, and I believe in THE INDEPENDENT: and I am going to hope, as I pray, that the Lord will guide you both and to the right issue. In undue haste, but truly, C. R. HULBERT.

EMINENTLY SOUND AND WISE.

FALL RIVER, MASS., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I most heartily approve of the position taken by Dr. Storrs in relation to applications for missionary appointments under the American Board.

I think it eminently sound and wise, and shall hope to see his views prevail in the Prudential Committee.

Very truly yours, THOS. J. BORDEN.

DR. STORRS CAN BE TRUSTED TO APPLY HIS PRINCIPLES.

BRANDON, VT., Jan. 10th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I most heartily agree with the views so ably presented in Dr. Storrs's letter of January 3d, and in his action as a member of the Prudential Committee. He, if any one, can be trusted to apply wisely the principle laid down in his letter of acceptance, and that he did so in the Covell case his own statements make plain. Something must be conceded if we are to have union and candidates for the missionary field; and something was conceded by the vote in New York, pledging the Board to the policy outlined by Dr. Storrs.

It is becoming increasingly evident to friends of the Board that our young men are thinking upon this important question. We shall not help them out of their difficulties by asking them to resign all liberty of thought on this widely discussed topic of our day. I sincerely hope that all our friends of the American Board will rally to the support of the President in his broad and conciliatory treatment of this vexed question, and in his practical effort to avert the embarrassment of the work of the Board. Yours sincerely, WILLIAM S. SMART.

HARMONIZES WITH DES MOINES AND SPRINGFIELD.

PORT HURON, MICH., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

In response to your request, I will give the desired "expression of opinion" on the letter of President Storrs and your editorial in THE INDEPENDENT for January 9th, touching the policy of the American Board.

Dr. Storrs's letter gives exactly the interpretation which I had put on his letter of acceptance after reading it twice carefully. This interpretation I have ever regarded as in harmony with the action of the Board at Des Moines, Springfield and New York. Indeed, I regarded the action in New York as qualifying the previous action of the Prudential Committee, and a virtual instruction of said Committee to carry Dr. Storrs's letter of acceptance into effect. As stated in your editorial, this platform is the only one I can see consistent with truth and previous action by the Board, and wide enough for "both wings" to rest upon. It is true, broad, catholic, conciliating; and on it let us stand. Yours fraternally, A. HASTINGS ROSS.

A LETTER EVERYBODY CAN ACCEPT.

NEW YORK, Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

Dr. Storrs's letter in your issue of this week breathes from first to last the spirit of practical Christianity. If there are any in the Board or among its constituents, contributors or critics who cannot accept this letter in its entirety as the basis of speech and action they ought to withdraw. Yours, JNO. D. CUTTER.

ONLY GROUND FOR HARMONY AND SUCCESS.

MALDEN, MASS., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

In reply to your question whether I can "cordially respond to the appeal of Dr. Storrs," I would say most emphatically, *Yes*. It is the only ground on which I can see any hope for harmony and success in our foreign missionary work.

I might say much more upon the letter and especially upon your editorial comments, but as I suppose I have already complied with your request, I forbear.

Respectfully, WM. H. WILLCOX.

STATESMANLIKE, CATHOLIC, CAUTIOUS.

CAMBRIDGE, MASS., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

While not able to concur in all respects with Dr. Storrs's letter, published in your issue of January 9th, I am in hearty accord with its practical provisions in the present exigency. They have the merit, on the one hand, of guarding every legitimate conservative interest; and, on the other, of guaranteeing a certain degree of intellectual and spiritual liberty—conditions indispensable to all parties concerned, and too often overlooked by partisans on one side or the other. Tho for one reason or another many persons will, as in my own case, feel obliged to dissent in some respects from the letter, I think it will command a very general and wide consensus of approval. It will impress upon conservatives the necessity of a certain guarantee of liberty; and upon liberals the weight and respectability of the sentiment, in the mass of men, on the side of conservatism. At this point it is that the letter reminds me of the occasional cards to the public which President Lincoln used to put forth, hardly satisfactory to doctrinaires of any way of thinking, but striking with almost preternatural insight at the great average sense of fairness and right. The letter is, practically considered, to put it in a word, statesmanlike. I hope that all parties will, for the present, unite on it as the best condition, on the whole, for peace, and forget differences in an immediate practical endeavor to give missions that impetus for the lack of which they have so long languished.

And yet I cannot forget that we had only three months ago come to precisely this agreement; that all parties concerned had joyfully accepted these conditions; that no liberal has proposed to violate them; that the conservative constituency of the Board has, with commendable fidelity, not proposed to violate them either; that, in short, the great body of our people are *in statu quo*. What, then, is the objective of this simply admirable and air-clearing address? I will venture so much of a reply as this: Give Dr. Storrs an administration, which, however divergent in individual opinion it may be, shall, nevertheless, be in hearty sympathy at once with his caution and his catholicity, with his firmness and his transparent fairness, and all will be well. Hold, on the other hand, that theological partisanship is no bar to service as Secretaries or as members of the Prudential Committee, and neither this magnificent letter, nor any enactment of the Board, will avail anything. There is only one desideratum now, in fine, namely, absolute official non-partisanship. *To secure these, without injustice to any*, I doubt not the President and the Board will address themselves, *having the President for a noble exemplar*.

Very truly yours, D. N. BEACH.

A HEARTY AMEN.

BURLINGTON, VT., Jan. 10th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

Did circumstances permit, I should be glad to write at greater length; but it may be enough to say, that with all my mind and heart I say *Amen* to the letter of Dr. Storrs which appears in the last number of THE INDEPENDENT.

He will, as I think, take upon himself a most serious responsibility, who is willing by any word or act to help make it of none effect. Respectfully yours,

EDWARD HAWES.

THE ONLY COURSE OF PRACTICAL ADMINISTRATIVE WISDOM.

PLAINVILLE, CONN.

TO THE EDITOR OF THE INDEPENDENT:

I "can cordially respond to the appeal of Dr. Storrs" so far as the letter relates to the appointment of missionaries; and this is the point to which your question relates. Dr. Storrs's opinion, as expressed in his letter of acceptance and recently in the Covell case, if loyally followed, will not only lead safely through the present crisis, but will prove the only course of practical administrative wisdom.

It is surprising, and I think alarming, to see the balance turning so thoroughly the other way, and so soon after the meeting of the Board in New York. Such is my opinion.

Very respectfully yours, J. W. BACKUS.

LET DR. STORRS KEEP RIGHT ON.

MONTCLAIR, N. J., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

Many thanks for the noble letter of Dr. Storrs which you have given us this week; it is a fit appendix to his letter of acceptance.

Since that appeared, I have felt his appointment was most providential and that, under God, he was to lead the Board through its emergencies, and into the "glorious light of the liberty of the sons of God."

His impartial and manly course at the annual meetings since and his hearty indorsement there by men of every shade of opinion, show that he is the man for the place and the hour. I hope nothing will deter him from keeping right on in the same line of action and of principles so clearly laid down by him. Following him in this policy, nothing less, nothing more is needed, it seems to me, to insure the most hearty and prayerful sympathy and cooperation of all the great constituency of the Board.

Yours very truly, SAMUEL J. HOLMES.

LET ALL UNITE HEART AND HAND TO CARRY OUT THE VIEWS OF THE LETTER.

NEW YORK, Jan. 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have read with the greatest care and interest the letter of Dr. Storrs, and I beg to say, in reply to your inquiry, that I *can* and *do* most cordially respond to the appeal of Dr. Storrs, and most heartily indorse the views he has so ably expressed. I earnestly trust that every one, in any way connected with the Board, will unite heart and hand to carry out the wise views expressed by President Storrs, and that thus, following these views and guided by Dr. Storrs, entire harmony may be restored among all the friends of our dear old Board.

For this I shall labor and pray, and while, my sympathies have run along the lines outlined in the speech of Secretary Clark at Des Moines, I can and do most cordially indorse the letter of Dr. Storrs and respond to his appeal. Faithfully, D. WILLIS JAMES.

DR. STORRS A GOOD PILOT FOR STORMY SEAS.

PROVIDENCE, Jan. 10th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have just read in your issue of this week, the able letter of President Storrs, and your editorial comments thereon.

I am but a plain, practical layman. Accepting the Bible as my "only rule of faith and practice," I have no sympathy, and perhaps too little patience with those religious teachers, or theological schools, who advance "theories," and engage in "speculations" outside of the Scriptures.

In the unhappy issue in the American Board, I have stood and still stand firmly with the Prudential Committee and the great majority of the Board. From the first hour that I knew of a vacancy in the office of President, I thought of Dr. Storrs to fill it, because of his eminent fitness as a pilot in stormy seas. I advocated his election; voted for him; indorsed his letter of acceptance, and voted for it at the recent meeting as our platform, and since then have recommended that he be allowed to interpret it in future administration. This letter gives us his interpretation, in clear and luminous statement, both in its theory and in practical application.

I accept it, and trust that the secretaries and members of the Prudential Committee (who are worthy of all honor) will be able to accept and adopt it as a rule for future administration A. C. BARSTOW.

THE PRESIDENT AND THE PRUDENTIAL COMMITTEE EQUAL TO THE EMERGENCY.

15 NORTH AVENUE, CAMBRIDGE, Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

Your question is can I "cordially respond to the appeal of Dr. Storrs?"

A careful reading of Dr. Storrs's letter shows it to be a plain statement of his relation to what is known as "the Covell case"; and like everything emanating from such a distinguished and reliable source, fair to all parties concerned. The only persons who may not derive much comfort from the letter are, I should say, the professors of the Andover Theological Seminary.

That all who are interested in foreign missions earnestly desire a peaceful solution to the present unhappy controversy, need not be stated.

That the Prudential Committee and the Secretaries of the American Board are men who have a *right* to expect the confidence of the churches, none who know them will deny. Certainly the silence of Dr. Alden amid the heaps of abuse which have been bestowed upon him attracts attention and admiration, even if some of his views appear, as Dr. Storrs expresses it, to be at variance "in matters of detail" with those held by some members of the Prudential Committee.

The Prudential Committee hold a trust; as such they are bound to sacredly guard it. If they do not wisely or faithfully administer it, the corporate members can at any annual meeting make a change in the Committee.

As one of the corporate members I feel that no anxiety need be manifested as to the management of this trust. If Dr. Storrs and the Prudential Committee, of which he is ex-officio a member, cannot settle "the Covell case" or any other matter that properly comes before them, I doubt if anonymous newspaper correspondents or unnecessarily excited or over-zealous friends can.

I rejoice that the great work is progressing with larger promise than ever and with richer harvests. Let unified prayers arise that all who are called to the foreign work may be so instructed and so guided that they shall be "faithful ambassadors" of Christ.

Yours truly, JAS. M. W. HALL.

ENTIRE CONFIDENCE IN DR. STORRS.

DETROIT, Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

In answer to the question inclosed, I am glad to say that I heartily approve the course of President Storrs in the case of Mr. Covell. Certainly that young man was entitled to a commission from the A. B. C. F. M. on the terms set forth in Dr. Storrs's letter of acceptance. Account me, therefore, among the firm supporters of the President in this particular case. I have, beside, so much confidence in the Christian and statesmanlike wisdom of Dr. Storrs that I am not likely hereafter to differ with him on any question of administrative policy. In saying this, I condemn by implication, the obstructive and inquisitorial temper of one or two other members of the Prudential Committee. You call for no argument and I offer none.

ZACHARY EDDY.

DR. STORRS IS RIGHT.

NEW LONDON, CONN., Jan 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I am in the heartiest accord with the letter of Dr. Storrs. I think he is right, and I think his position will be indorsed by a very large majority of the Board and its supporters, to the exclusion of the positions occupied by both extremes. It is to be hoped that an opportunity will be afforded to vote on the matter before the next Annual Meeting. Truly yours, JAS. GIBSON JOHNSON.

PREPARES THE WAY FOR FURTHER ACTION.

PITTSFIELD, MASS., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I could more cordially respond to the suggestion of President Hopkins, that the doctrinal fitness of missionary candidates be determined by an ecclesiastical council than to the appeal of Dr. Storrs; but till action already taken by the Board is modified, Dr. Storrs's "plan of administration" carried out in good faith, shall have my support. It tends to preserve to the Board its entire constituency and prepares the way, I think, for further action that shall revive the old-time affection for the Board and awaken new enthusiasm for missions. J. L. JENKINS.

IN FULL ACCORD WITH DR. STORRS.

ST. JOHNSBURY, VT., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I am in most hearty sympathy with the opinions expressed in the letter of Dr. Storrs and in the editorial, and most cordially respond to his appeal. Indeed, before the Springfield meeting I had expressed the same view as to the proper limit of possible appointment of missionary candidates, having written to *The Congregationalist* (September 15th, 1887) almost in the same terms as Dr. Storrs wrote later in his letter of acceptance: "If a missionary candidate, fully accepting the Word of God, says that he does not find any ground for a theory of future probation, and has no speculation in regard to it, that ought to be sufficient without pressing him to be prepared to deny its possibility"; and I suggested a resolution recommending that the Prudential Committee should discriminate between those committed to a false hypothesis and those who were merely unprepared to pronounce it impossible. Something like this was discussed in the famous vestry "caucus" at Springfield; and it was felt that new instructions

would be liable to various interpretations, and that the resolution least liable to misconstruction would be one indorsing the interpretation given by the Committee to the Des Moines action "*as shown by their appointments*"—namely, rejecting one who "accepted the hypothesis of a future probation," and appointing one who left the whole matter in the hands of God; and this was the resolution there agreed to, and was the action really taken by the conservative majority at Springfield. I sincerely hope the platform of the President's letter will now be heartily accepted by all; and unless there is evidence that Mr. Covell was pushed forward in the interest of a party, presenting a statement prepared for a party purpose under the direction of party leaders, I wish that he could be speedily appointed, and the harm done to the truth by the opportunity now afforded for representing its friends as intolerant could be avoided. Yours truly,

HENRY FAIRBANKS.

WILL DO MUCH TO CLEAR THE AIR OF PARTIAL AND PARTISAN REPRESENTATIONS.

NORWICH, CONN., Jan. 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I am in hearty sympathy with Dr. Storrs in the view he takes of the way to deal with applicants for appointment under the A. B. C. F. M.

I have not sufficient knowledge of the case of Mr. Covell to give an opinion as to the application of this principle of action in this instance. I have great confidence in the Prudential Committee—as it is now constituted—and believe that the large and wise and generous views expressed by Dr. Storrs will do much to strengthen confidence on all sides. His letter will do much to clear the air of partial and partisan representations. May he be sustained to do the great work which he has begun.

Yours truly, LEWELLYN PRATT.

CONCURS WITH DR. STORRS.

26 WEST 26TH ST., NEW YORK, Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

In reply to your request for my views on Dr. Storrs's letter in THE INDEPENDENT of the 9th inst., I beg to say that I concur with him "that young men of fine parts, of fine promise, of a fervent consecration and an earnest missionary temper, should not be peremptorily repelled by the Board, because, without having reached a conclusion which it disapproves, their minds, under the influence around them, are in a transition state of doubt." But one who wishes to go out to preach and teach the doctrine of a future probation, or has been put forward to test the Prudential Committee, I would keep at home. In regard to the movement to bring the Board into closer relations with its constituency I would suggest that the present corporate members be divided by lot into five classes, one to go out at the end of the first year, another at the end of the second (and so on). New members hereafter to be elected for five years by the corporate and honorary members together. If necessary the constitution should be amended so as to conform to this. Yours respectfully, Z. STILES ELY.

NO LIVING MAN SO WELL QUALIFIED TO JUDGE CORRECTLY OF THE PREMISES.

MALDEN, MASS., Jan. 10th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

Dr. Storrs's paper, like almost everything that comes from him, is *masterful*. The spirit of it is beyond criticism. Admitting his premises, his conclusions are inevitable and irresistible. Moreover, in this case, no living man is so well qualified as he to judge correctly of the premises. He wrote the letter which is now practically the platform of the Board. He knows what it means. He has personally examined the candidate for missionary service, Mr. Covell. He says, appoint the young man as a missionary. I would not for a moment put my judgment, in this case, on a level with that of Dr. Storrs, or even over against his.

Judging of Mr. Covell's position from his written statements *alone*, he does regard the hypothesis of a future probation as receiving support from Scripture by way of *inference*. He *has* committed himself as in "*favor*" of the speculative scheme of the new departure men, *so far* as he understands it, and, in particular, as in *favor* of the idea of a future probation. And his position, thus understood, does not fulfill the conditions upon which, according to Dr. Storrs's letter, a candidate for missionary service can be accepted. Yet in saying this I do not put my puny opinion against the weighty judgment of Dr. Storrs; for he expressly affirms that there are some things in Mr. Covell's *written* statements which he regretted to find there.

Dr. Storrs's article will do great good. His condemnation of the spurious new theology, and of a notion of a future probation in particular, is crushing. It will open wide the eyes of some deceived and blinded young men. He stands up grandly for loyalty to the authority of the Board; and your editorial is a fitting and worthy accompaniment of his grand paper.

There is one bearing, however, of the Covell case, which some of us are compelled to take into account, but of which Dr. Storrs can have little knowledge. I refer to its bearing upon Professor Smyth's case now before the Supreme Court of our State. The simple truth is, there would not be now, and there never would have been, any trouble in the American Board, had it not been for the theological revolution attempted at Andover. The moment the Andover case is decided in favor of the Visitors, the trouble in the American Board will cease. These relentless attacks upon the management of the Prudential Committee, these bitter and reckless assaults upon personal character, as in the case of Dr. Alden, one of the best and kindest-hearted men who ever lived, and all the false and slanderous representations made by two of the Boston daily papers, are designed to create such a heated and raging public opinion as shall compel the Prudential Committee to commission new departure men as missionaries, and to give the *indorsement* of the great American Board to the new Andover theology.

I suppose you simply wished an expression of my undivided opinion of Dr. Storrs's article and your editorial. This I have given, perhaps of too great length. I will only add, that no one paper has done as much in aid of those who are striving for truth and righteousness in Andover Seminary or in the American Board, as THE INDEPENDENT. Many hearts have been full of thankfulness to Mr. Bowen, and have praised God for THE INDEPENDENT.

Fraternally yours, J. W. WELLMAN.

AGREES WITH EVERY GENERAL PRINCIPLE LAID DOWN.

OBERLIN, O., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

Your request that I should write you "whether I can cordially respond to the appeal of Dr. Storrs," in your issue of January 9th, is at hand. In reply I would say that I have carefully read his recent utterance and re-read his letter of acceptance; and if I rightly apprehend his language, I do most cordially agree with every general principle there laid down. Any man who "decisively and deliberately" holds the doctrine of a future probation Dr. Storrs would not appoint; but a man who has doubts on the subject, while he yet does not find the new theory sustained by the Bible, and does not hold it as a part of an accepted speculative scheme—the Board in that case is to "discriminate between a want of an opinion, and the presence of one which implies or favors the objectionable theory." And if it does not find the latter, "no hindrance shall be interposed to his immediate appointment." I do, and have always cordially approved of this position. The Secretaries and Prudential Committee without exception, I understand, do the same. It ought to be said, however, that the acceptance of these principles does not settle the question of Mr. Covell. That question depends upon whether his case by fair interpretation can be brought within the scope of these principles. If it can (as I hope it may) he ought to be appointed; if not, not. Dr. Storrs, after conference with the candidate, seems to think it can, altho he regrets some statements which the candidate made—the majority of the Committee in view of these same statements advised delay. The difference in judgment is a natural one in so intricate a case. If Mr. Covell had accepted Dr. Storrs's statement of his belief in lieu of his own letters (a change which, I understand, would have made him acceptable to the Committee) there would have been no difference of opinion anywhere as to his case. But as Mr. Covell declined to do that, and determined to stand by his letters, it suggests that there might be found "the presence of an opinion which does imply or favor the objectionable theory," and so would justify the delay. However that may be, I have absolute confidence in the wisdom, integrity and Christian spirit of all the Prudential Committee as it now stands, and feel assured that they will reach a right conclusion, and all the better if let alone Sincerely yours,

JAMES BRAND.

HEARTILY INDORSES EVERY WORD OF THE LETTER.

NEW LONDON, CONN., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have read carefully, and with deep interest, the letter of Dr. R. S. Storrs, for which I desire to thank him.

I entirely agree in the views expressed by Dr. Storrs, and heartily indorse every word of his letter.

Yours truly, J. N. HARRIS.

AGREES WITH DR. STORRS ON THE MAIN QUESTION.

ST. JOHNSBURY, VT., Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

Replying to your very pertinent question of 7th inst.: "Can you cordially respond to the appeal of Dr. Storrs, etc."? would say, I am in full accord with Dr. Storrs in the statement of his views concerning the main question; but having had the opportunity of reading the official correspondence between the Prudential Committee and Mr. Covell, also Mr. Covell's statement of religious views and beliefs, I cannot agree with Dr. Storrs when he says: "I was prepared to vote for his appointment." Nor does this agree with what he said later in his communication, viz.: "I am so conservative in theology as not to have as much patience as have some others . . . with the theory, or hypothesis, of opportunity for repentance into life eternal beyond the grave."

When a student studying for the ministry, or to become a missionary, forms his opinions upon eschatology, from reading the book "Progressive Orthodoxy," and not from study of the Bible, I think the Prudential Committee have decided wisely in asking the young man to wait. Very respectfully yours,

FRANKLIN FAIRBANKS.

STANDS SQUARELY WITH THE PRESIDENT.

DETROIT, MICH., Jan. 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have read Dr. Storrs's letter with much interest, and hasten to give you, according to your request, the impression it makes upon my mind.

I say, then, unhesitatingly, that I like it. It points out, in my judgment, the only available way out of the troublesome dilemma in which the Board is unfortunately placed—avowed believers in the "larger hope," or the doctrine of a future probation, to be peremptorily rejected; honest doubters, whose doubts lie outside Scripture teachings, to be tolerated, with the hope and expectation that these doubts will at length yield to a more careful thought under the new light furnished by actual missionary experience. As Dr. Storrs suggests, these doubts are usually more the fault of their theological teachers than of the young men themselves; and if there could be some way devised of eliminating the one instead of the other, I cannot but think it would result in an infinite gain to the blessed cause we are seeking to promote.

I say, then, decidedly, that I am ready, as one of the corporate members of the Board, to stand squarely with its President in the position he outlines in his letter. May the good Lord soon grant us peace from our present disturbances. Yours truly, PHILO R. HURD.

COMMANDS HIS HEARTIEST COMMENDATION.

AMHERST, N. H., Jan. 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

Dr. Storrs's letter, it is a valuable document; and what he says of the method of dealing with candidates for missionary service commands my heartiest commendation. As to the action at Boston, I am not disposed to pass judgment on the Prudential Committee, as I have not all the data desirable. I deprecate any strife, and I hope President Storrs will succeed in securing harmony. The editorial comments on the letter seem to me essentially sound and in the right spirit. The churches will not sustain the Board if there be any wide departure from the prevailing sentiment as to sin and its penalty. Yours sincerely, J. G. DAVIS.

DR. STORRS'S POSITION CLEAR AND REASONABLE.

CONCORD, N. H., Jan. 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have read carefully and with interest the letter of President Storrs.

I heartily accepted the platform of his letter of acceptance, and in good faith responded to it in New York.

I still hold to it, and to the clear, reasonable position of this letter. Yours sincerely, F. D. AYER.

A PRACTICABLE, SAFE AND WISE CONCLUSION.

BURLINGTON, VT., Jan. 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

With those parts of Dr. Storrs's letter which discuss the real question at issue—namely, how to deal with young men who offer themselves for missionary service—I am in hearty accord. His attitude toward the young men is sympathetic and paternal; his appeal to the Board and its constituency is frank and courageous; and his solution of the vexed problem seems to be practicable, safe and wise—to which it is to be hoped all the members of the Prudential Committee will cordially subscribe and in good faith conform their action; in which event we may confidently look for a speedy termination of the troubles of the past five years. Yours faithfully, M. H. BUCKHAM.

SEEKING THE BEST INTEREST OF THE BOARD.

LOWELL, MASS., Jan. 18th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I am in full sympathy with Dr. Storrs. I think he is in pursuit of the best interest of the American Board.

Let us have peace. Truly yours, S. G. MACK.

PRESIDENT FAIRCHILD HEARTILY CONCURS.

OBERLIN COLLEGE, Jan. 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I heartily concur in the practical suggestions contained in the letter of Dr. Storrs. Yours very truly,

JAS. H. FAIRCHILD.

HEARTILY INDORSES THE LETTER.

CINCINNATI, O., Jan. 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I can most heartily indorse the letter in the language of the closing paragraph of your editorial upon it.

Perhaps this is all I need to write. But my exact position may be made a little more clear by adding that it is my deep conviction that speculative instructors, who seek to be wise above that which is written; who set obscure passages of Scripture, which are of doubtful interpretation, above the plain declaration of the inspired Apostle, that the heathen are without excuse, are largely responsible for the present nebulous state of mind of many theological students on the subject of eschatology. But I would not have the young men punished for the sins of their instructors any more than for Adam's sin, altho they and we all must suffer for both. When they adopt them and make them their own, they must, of course, suffer the consequences.

The Prudential Committee should, and I am sure will, exercise all the charity possible in the consideration of each case, consistent with a faithful administration of the solemn trust which has been committed to them. In the opinion of many discerning men, if the guardians of trust funds in all our educational institutions had been faithful to the trust committed to them, the present unhappy controversy would never have had an existence, or, at least, it would not have assumed its present proportions. Certain it is that the developments of the last few years have led not a few men of means to question whether it is possible to so secure trust funds that they will certainly be used to carry out the intent of the donors. Our younger educational institutions are suffering to-day from this untoward influence.

Cordially and fraternally, WM. H. WARREN.

WISE AND TIMELY SUGGESTIONS.

4545 DREXEL BOULEVARD, CHICAGO,
January 11th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

In reply to your letter I would say: The sentiments so ably expressed in Dr. Storrs's letter meet my hearty approval. One could hardly justify himself in contributing money to support a missionary, however able and brilliant, while he taught the heathen that he *hoped* a better opportunity for the acceptance of Christ would be presented hereafter, if he did not hear of Him in this life. This surely would be not only wasteful but almost if not quite criminal. This is a sufficient reason for rejecting all who hold these views.

The embarrassment comes in dealing with young and im

mature but earnest and devoted applicants, into whose minds unwise and ambitious professors have sowed the seeds of doubt and perplexity. They must necessarily be dealt with, as Dr. Storrs advises, separately, and each on its own merits. For this reason each member of the Prudential Committee must act on his own judgment as to the final effect of the contagion to which the applicant has been exposed and on whose mind it has taken some hold.

The conclusions of a majority of the Committee, when finally reached, ought to settle each case for the applicant, for the Board, and for its real friends. Neither those who are held to be conservative nor others classed as liberals should be criticised by those who are, in fact, friendly to the success of the work of the Board.

While the atmosphere of Andover is not such as would be chosen as an antidote for future probation poison, it may be that in a case of the present importance, an overdose will be given which will have the same desirable effect.

In the present status of affairs, it seems as tho the suggestions made by Dr. Storrs are in all respects wise and timely, and that all ought to be able to stand on a platform so fully in accord with the professed judgment of both parties to this unfortunate controversy.

Yours truly, W. E. HALE.

THE EXISTING WRANGLE AN INSULT TO CHRISTIANITY.

DORCHESTER, Jan. 16th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have read carefully Dr. Storrs's letter and your editorial, and shall take the liberty of stating the subject as it has presented itself to me. Here is a body of man banded together solely to advance a most holy cause all over this planet, stopping in their work to have a disgraceful wrangle on a fine point in theology, concerning which one man knows as much as another, and no one knows anything, and concerning which any intelligent men would be justified in having no opinion whatever. The existing wrangle is an insult to the Christianity both sides profess to honor. It is pitiful to see the distinguished head of this missionary society reduced to the necessity of taking several columns of your paper, mainly, as it seems to me, to show his colleagues the A B C of their duty. For I understand him to say, in effect (and my own experience has fully taught me the truth of his view) that where one has unimportant doubts, he has only to lay them on the shelf and go about his duty to God and man, and when he goes to look for his doubts, they will have vanished, no more to be found. So, if this Board finds an enthusiastic Christian young man, otherwise sound, but with a few unimportant crotchets, perhaps inseparable from early manhood, in God's name let him be sent, and his crotchets will speedily vanish.

Dr. Storrs's letter appears extremely damaging to his conservative colleagues, and it also seems to me that, if this wrangle continues, the American Board will have the ridicule, pity and contempt of all right-thinking people, in or out of the Church. In all this mournful mess, it is quite comical to hear Dr. Storrs pay to the Home Secretary the same compliment which Jonathan Edwards pays to the Devil. The Dr. says: "I shall not fail affectionately to honor his soundness in doctrine or his fidelity to his convictions." And Edwards says: "The Devil is orthodox in his faith; he believes the true scheme of doctrine; he is no Deist, Socinian, Arian, Pelagian or Antinomian; the articles of his faith are all sound, and in them he is thoroughly established. . . . Thus the Devil has undoubtedly a great degree of speculative knowledge in divinity: having been, as it were, educated in the best divinity school in the universe, viz., the Heaven of heavens. . . . And it is evident he has a great speculative knowledge of experimental religion by his being able to imitate it so artfully and in such a manner as to transform himself into an angel of light." JOHN L. BARRY.

NO GROUND FOR DISSENT FROM THE POLICY AND PRINCIPLES OF THE LETTER.

KALAMAZOO, MICH., Jan. 14th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

Being a Freshman in the Board, I feel both embarrassment and incompetency in endeavoring to meet your wishes. However, I am very glad that our worthy President has seen fit to give the world a letter so personal at this time, and of such fullness, frankness and clearness.

I regard that letter as among his best and wisest official acts. I share the pain which the apparent necessity for such an open letter seems to force upon one so liberal, fair and pacific.

There seems to me to be no present ground for dissent, from the principles and policy so clearly defined and outlined, in said letter, for the guidance of the Board, if I rightly apprehend them.

It is true, also, that, in the interior we are so remote from the seat of war, and consequently so nearly free from the polemic, atmospheric, and epidemical conditions, of political, educational and theological Boston and vicinity, as to be, in a large degree, incompetent to render opinions, fair and just to all parties in interest, in the Covell case and others of similar bearing.

I think one needs to hear the examination for himself, to be able fairly to judge of the wisdom of approving any applicant; and as we cannot hear, we must trust those whom we have set for the purpose of hearing and judging. No doubt each candidate should be examined personally and independently of preceding candidates.

Each must stand on his own statements, oral and written, and under the instructions of the Board should in no case hold favorable opinions touching the unscriptural doctrines, and hence unwarranted "hopes," in issue.

I think the point Dr. Storrs makes touching the probability of change of views, in many particulars, after a few years' experience in missionary work and evangelistic labor well taken.

If, every ten years the Seminary professors could exchange places with missionaries, both teachers and taught would undoubtedly be profited, to say the least.

From what I gather from Dr. Storrs's "regret" touching some writings of Mr. Covell, and what Professor Ryder writes about the studies, investigations and candor of Mr. Covell, I am not quite clear about his immature opinions touching eschatology.

You will see, dear brother, how difficult for those so far removed from the Board rooms and their immediate surroundings, and necessarily unacquainted with candidates and relying only on the press and pen of prejudiced, and too often acrimonious writers for information, to fairly and correctly apprehend the issues in each particular case, and judge between good, but widely different brethren who are at the front, and fully acquainted with the bearings and relations of the facts in every case.

From '62 to '65 I was at the front, and I am sure that I could better judge of any engagement and the justifiableness of any extraordinary war measure or action than my stay-at home brother patriot.

I do not think that the action of the Committee either way in the Covell case would seriously affect the vital interests and progressive work of the Board; however, I know nothing of the vital and pivotal points in the case. I feel it is safe to rest in the wisdom and mature judgment of the majority of the Committee, and especially so in the excitement of the hour. We must trust in God.

Yours fraternally, W. W. WATERMAN.

P.S. I should follow Dr. Storrs's suggestion with equal confidence.

GIVES HIS UNHESITATING SUPPORT.

RUTLAND, Vt., Jan. 14th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have read with care Dr. Storrs's letter and editoral thereon. In the nature of things, one outside the Committee-room, even if endowed with editorial omniscience, can pass no intelligent judgment on the case of a missionary applicant as it comes before them.

I must therefore regard much that has been recently written by partisans as both impertinent and misleading, and tending to make chronic difficulties which the President and those who think as he does are patiently striving to remove.

As now made up, I have confidence in our Prudential Committee. In particular do I indorse and commend the President's letter of acceptance and his late application of its intent to a particular case. He has my unhesitating support in making the treatment of applicants for service therein set forth the established policy of the Board.

In saying this I ask leave to add: I am and have been Conservative in theology. But *I am for peace* in the American Board. Those who know my action on a test question at our late meeting in New York, are aware how much I wish to relieve the Board from any [seeming committal to an exclusive or resentful attitude toward those who hold another view than the one that has shaped the policy of the Committee in making appointments to service.

As to such appointments, I think each case should be treated by itself, strictly upon its merits, the personality of the applicant entering as a large make-weight into the decision.

Missionary candidates have been supposed to have in them some sturdiness. Is the fear of inquisitorial severity at the hands of our Prudential Committee a promising sign of standard quality for a good missionary? Is the demand to be appointed to service at once, if at all, becoming in one who cannot possibly enter his field till months of preliminary study have been completed? That certainly is not the spirit in which other callings in life are taken up.

Yours sincerely, G. W. PHILLIPS.

THE PROPOSED METHOD CAREFULLY EXAMINED.

EVANSTON, ILL., Jan. 15th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have read carefully Dr. R. S. Storrs's letter, and will give you briefly my impression of it, at the same time premising that being a Presbyterian I ought to speak reservedly in regard to a question which concerns primarily the interests of the Congregational denomination.

I fully accord with Dr. Storrs's position in relation to the inexpediency of appointing as foreign missionaries men who accept the doctrine or "speculation" of a future probation in any form. I cannot agree with him as to the safety and wisdom of appointing men for that work who have not reached any decision on that important question.

1. It may be true that the doctrine of a future probation, or probation after death, does not so directly affect the question as to the evil of sin as some other kindred doctrines; for example, that of universal salvation. But some forms of Universalism may be so construed as to make the difference between them and the doctrine in question as to sin, scarcely cognizable. And the like may be said as to some forms of serious error regarding vicarious atonement and inspiration. It seems to me, therefore, extremely important to guard carefully against any action that would be liable to result in the sending out of missionaries holding the doctrine of a future probation—a liability that would certainly be incurred by the actual appointment of men who have not yet decided in their own minds the important question at issue. I regard the doctrine of another probation after this life as a near approach to the doctrines of annihilationism on the one hand, and restorationism on the other. I would for this reason as well as for the mischievous effects of the doctrine itself, guard against any action that might open the door for the admission of this error. It is dangerous to sport on the verge of a precipice. I think the only safe course is to ascertain first that our candidates for foreign missions *are already* sound in the essential faith of the churches, and not merely that they are apparently good and earnest men and are not *committed against* what we regard as important truth. Let them wait before appointment until they can positively accept the received doctrine of the Church at large. Why not have them wait? Of course I would not peremptorily reject a doubter on this subject; but I would not be committed to send out Thomas before his doubt has been resolved.

2. The position of Dr. Storrs seems to favor the commitment of the Board and the Prudential Committee to the policy of commissioning all young men otherwise promising who are, and may continue to be, *agnostics* on the subject of a future probation. It does not appear that in the case that gave rise to Dr. Storrs's letter, the young man expressed any conviction or prevailing tendency to conviction on the one side or the other. He did not regard the Scriptures, especially the famous passages in Peter, as proposing another probation. But did he express a prevailing tendency to regard the Scriptures as favoring the positive doctrine that probation ends with the present life? I find no such intimation. Do we, then, wish to have the Committee and the Board committed to the indorsement or allowance of agnosticism on this question, in its appointments for missionary service?

3. But Dr. Storrs hopes that further reflection and practical devotion to the missionary work will eventually remove the doubts of such young men. But their doubts may continue and become chronic. And is not this result likely to occur when those young men come into contact with acute heathen who press the question, "What has become of our ancestors, if Christianity be true?" And it should be considered in this connection that such young men are probably of speculative mental tendency, as their very doubts seem to imply. I should regard Dr. Storrs's supposed cure for the agnosticism of such missionaries as more than precarious, as more likely to fail than to be successful.

But Dr. Storrs intimates that the malady may be healed before the young men complete their theological studies. But is this probable under such instructions as are given at Andover by the champion supporters—authors—of the doctrine in question? And I do not see how any distinction can be made between the seminaries at which the commissioned men are to complete their studies.

4. Suppose, what is not improbable, that the young agnostics, after they are commissioned, become positive defenders of the new doctrine before or after they go out? Who can accuse them of acting in bad faith if they preach and teach as well as hold the doctrine which they have embraced and about which they were doubting when they were commissioned? Can the Prudential Committee consistently refuse to permit such missionaries to go forth, or continue in the field? I think I see in this policy the seeds of a conflict more severe and bitter than that which it is now proposed to heal by such a compromise.

5. Dr. Storrs suggests that the Andover doctrine is a new one in eschatology, about which there are doubters even in the Presbyterian Church. We can guess who the Presbyterian professor is, of whom he speaks. But whether his testimony as to the fact is reliable or not, it remains clear to some of us that the policy of our Board and its Prudential Committee on this subject must be either positive or negative on a question of this kind. They must either require candidates for foreign missionary work to approve the received doctrine of the churches on this subject, in a positive form, or leave them at liberty to occupy any position they may choose on this question. No middle ground will be possible to be occupied for any long period. If agnosticism is to be allowed one such subject, it must and will be permitted on many other kindred subjects.

I honor Dr. Storrs's desire for conciliation, and only regret that his method of attaining it does not commend itself to my judgment. I have never been a stickler for nice distinctions in theology. But in the present case it seems to me that there is a great principle at stake which cannot be safely surrendered either in whole or in part.

Yours most truly, R. W. PATTERSON.

THE CHURCHES WILL SUSTAIN DR. STORRS.

BRATTLEBORO, VT., Jan. 15th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

Replying to yours of the 7th instant, I have carefully read Dr. Storrs's letter, also your comments thereon. I am pleased with your editorial, and fully agree with Dr. Storrs, as I always have; he shows the genuine, sound, Christian common sense, which has to quite an extent been lacking in some members of the Prudential Committee and their advisers ever since the time when they kept Mr. Hume away from his loved work so many weeks, to see if possibly he had not become a wicked backslider; the same unwise course as, I think, was followed in the case of Miss Judson, Mr. Noyes and Miss Daniels, and now with Mr. Covell. Miss Judson and Miss Daniels were finally approved and sent; the latter case was not made very public, but I knew all about it and very much disapproved of the course pursued which was in some of its features wholly inexcusable and uncalled for. I fear that there will be no peace or unity until some changes are made at the Mission Rooms in Boston. Men are so apt to cling to their own opinions, even sometimes the best of men; and it will be found, I think, that Dr. Thompson and Dr. Alden are that sort of men. I say this in no heated or prejudiced state of mind, but have been forced to this conclusion from facts that have come to me during the last few months and years. Why lose such a man as the Hon. Alpheus Hardy? (I mean before his death.) J. C. Tyler, Esq., another corporate member of Boston (lately dead), for many years one of the auditors of the Board, a personal friend of mine, thoroughly orthodox and conservative, in a long talk with me last year expressed ideas corresponding with those of Dr. Storrs, and said to me that some changes were inevitable if the Board was to hold its place among the churches. Judge Shipman's remarks at the last meeting were very significant when he said no enthusiasm could now be raised among the young for the Board. The intimation that Secretary Clark was to be dropped at the New York meeting was bad. I have always voted with the majority until this last meeting when my eyes were fully opened, and despite

the outward appearance of unity at the close of the meeting, I am not disappointed at the result of the very first case which came before the Prudential Committee. I am sure that the men I have referred to would sooner be willing to have Dr. Storrs resign, than to yield one iota themselves. If our Prudential Committee or any of them are doing wrong, why be afraid to say so? Dr. Storrs must not be permitted to resign; he is the man for the emergency, and I am sure the churches will sustain him. I have not written this for publication except as much of it as you may wish to use in reply to your question and otherwise. I ought to say that my personal admiration for Dr. Alden, whom I have long known, is unchanged; but to use a common phrase, business is business, and we had better spare even him than to have the American Board suffer by his retention.

Very truly yours, C. F. THOMPSON.

PRES. F. W. FISK HEARTILY APPROVES.

CHICAGO, Jan. 14th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I heartily approve of Dr. Storrs's "plan of administration concerning missionary candidates," as set forth in his recent letter to THE INDEPENDENT.

FRANKLIN W. FISK.

HOW CAUTION SHOULD BE EXERCISED.

BURLINGTON, IOWA, Jan. 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have read the letter of President Storrs published in THE INDEPENDENT on the policy of the American Board.

I heartily concur in the appeal of Dr. Storrs as important and demanded at this time, on account of a renewed persistent effort to create disaffection and mistrust in the minds of the friends of the American Board in reference to the action and rulings of the Prudential Committee.

The views and opinions of Dr. Storrs, founded upon the mature and conservative judgment of his own Christian spirit and experience, are suggestive of thought and consideration, particularly in the necessity of "caution"—a word fitly spoken, and its importance aptly considered. His confidence in the integrity of the Prudential Committee is unshaken—and the hypothesis of future probation "in his judgment, is without authority in Scripture—and a too daring attempt to add to the Gospel something which the Master had not put therein."

Yet "caution" might prompt the Prudential Committee to consider only the application of those whose formative studies are completed, and who can give a decisive "reason for the hope and faith that is them."

Also "caution" might be observed in not urging upon the Prudential Committe the consideration of any one who is not properly fitted and prepared by studies, or whose Christian faith and belief is not in harmony with the well-known qualification established by the American Board. Yours truly, JOHN G. FOOTE.

PRES. MERRELL, OF RIPON, SAYS THE CHURCHES HAVE PUT THEIR FAITH IN THE PRESIDENT OF THE BOARD.

RIPON, WIS., Jan. 13th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

Replying to your favor of the 9th inst., asking my opinion in regard to the letter of Dr. Storrs printed in the last number of THE INDEPENDENT, I would say, that I see no other way than to accept the leadership of the President of the Board in the present circumstances. By the action of the Board at its last three meetings, the general consent of the churches, as well as by the acceptance of the responsibility on his own part, he holds a position almost paramount to that of the entire Prudential Committee. If this seems to imply that the Prudential Committee becomes in that view little more than a legal formality so far as the commissioning of missionaries is concerned, the reply is, the conditions are unique and exceptional, the churches have put their faith in the President of the Board as the one able to lead them out of their troubles, and the responsibility is on him by an authority above his own will. He should have pretty large liberty of headship in the particular matter in question.

To say this is not to express any opinion as to the outcome of the President's policy. We may rest in the knowledge of the fact that wisdom will be revealed in the fruits of it. At any rate, no prudent person will be in haste to differ in judgment from Dr. Storrs; and so we will hope that a good issue is as easy and sure before us as the path is plain across the Brooklyn Bridge.

Yours very truly, EDWARD H. MERRELL.

PREFERS THE LETTER OF ACCEPTANCE.

BOSTON, MASS., Jan. 15th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

You ask if I can cordially respond to the appeal of Dr. Storrs in THE INDEPENDENT.

In reply I will say that I *prefer* his letter of acceptance, dated October 11th, 1887. I have just re read it. At DesMoines the American Board gave an utterance on the subject of eschatology. At Springfield the Board, with emphasis, approved the *interpretation* put upon that utterance by the Prudential Committee as to what they were instructed to do.

In Dr. Storrs's recent letter, to my mind, the general trend of it is much less decisive and in less assuring tone than that of October 11th, 1887. I believe, with Dr. Storrs, that "each case must be considered by itself, patiently, cordially, with a sincerely sympathetic endeavor to ascertain exactly the reach and force of the doubt," no matter from what seminary the applicant may come. I do not concur with Dr. Storrs's *interpretation* of the principles adopted at Des Moines as applied in the case of Mr. Covell. And for these reasons: Perhaps I am as well acquainted with the details of that case as it is possible for one to be who is not a member of the Prudential Committee. We are told that Mr. Covell "has reflected upon this subject ever since he began his theological course," therefore, I think he is not "immature" on the subject under consideration, for one of his years; but, on the contrary, is "one consciously set toward predetermined conclusions," therefore, outside the line adopted at Des Moines.

There is great reason for me to distrust my own conclusions when they are not in agreement with Dr. Storrs. Nevertheless, you have asked my opinion, and I give it, too much at length perhaps, but candidly.

Respectfully, EDWARD A. STUDLEY.

CANDIDATES SHOULD BELIEVE THAT THE DRIFT OF THE BIBLE IS AGAINST FUTURE PROBATION.

MUSCATINE, IOWA, Jan. 14th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

It seems to me almost impossible now to separate the letter of Dr. R. S. Storrs from the question of its application to the particular case on hand; and if the spirit of that letter is to be understood to include as acceptable candidates for the foreign missionary service, men who say that they do not consider "the drift of the Bible to be against such a view," then I cannot cordially respond to "the appeal."

The strongest argument to the minds of most men, in reference to any of the great questions (slavery for example), is that coming from the trend or drift of the Bible; and any man holding anything to be in accord with the drift of the Word of God, holds that thing very tenaciously. I have ever supposed that the great majority of the Board accepted the letter of Dr. Storrs given in connection with his acceptance of the presidency of the Board; and the extra rejoicing at New York in reference to it seemed to me somewhat mysterious.

I have believed and still believe that the Prudential Committee at Boston, have intended ever since that Des Moines meeting, to consider each application for a commission by itself, and to make generous allowance for any young man who had become, in any way, uneasy on the question of future probation and was simply considering it as a bare possibility. But I should think it a great misfortune to ask contributions to send out a man who had found that the drift or trend of the Bible was that way, or not against that way.

For truth and peace, I remain, very truly yours,

A. B. ROBBINS.

NECESSARY TO EXPLAIN THE "MINUTE."

NEW YORK CITY, Jan. 17th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

The letter of acceptance was a remarkable one, and this later letter is none the less so. They are both straightforward, honest and eminently judicial. The policy of the letter of acceptance is reiterated, but no new policy is stated. This letter is not, however, an explanation of the former. No explanation was needed. It is rather the explanation of the minute which did sadly need it. The minute was a painful puzzle. This recent letter is an apology for the minute, and it was needed. But it is an apology which will more and more be seen to do credit to the wisdom and the spirit of the writer. In order that the minute might be understood it was necessary to interpret the letter of acceptance in specific circumstances of application. It has taken two years to launch the policy which the letter of acceptance establishes. The trouble with it was that neither "wing" would believe in the acceptance of it by the other, and so neither gave its own real acceptance. The letter of acceptance has floated in the air as a thing of wonderful beauty until now it has collided with the minute and become no less a thing of use.

The minute was bewildering and is suggestive of a compromise. As to candidates a doubt or a perplexity must not be assumed as the working system for a preacher or a missionary. A candidate surely must not be stumbled or rejected because he thinks. Fancies that are to be attenuated by six thousand miles and scattered by the din of active work need not be regarded as very solid obstacles. It will be found very quickly what a missionary is doing in his field. For one I feel that the minute would, without this letter have again brought a strain upon the unity of the Board and snapped many a support. I am fearful of the same now; but in the light given by the letter it is the Committee that must be called upon for loyalty to the Board and to the policy of the letters. FRANK RUSSELL.

ASSENTS TO DR. STORRS'S VIEW.

NEWPORT, Jan. 16th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

I have read Dr. Storrs's letter carefully, and assent to his view of Mr. Covell's case and of others like his who have only conjectural, undetermined conceptions of what may be—of course each instance to be judged by itself.

Respectfully and truly yours, THATCHER THAYER.

AN ELOQUENT VINDICATION OF THE LETTER OF ACCEPTANCE.

MINNEAPOLIS, MINN., Jan. 14th, 1890.

TO THE EDITOR OF THE INDEPENDENT:

The conclusion to which the President of the Board has come with reference to the appointment of Mr. Covell and the class of intending missionaries represented by him, did not need the eloquent vindication of this letter. Dr. Storrs's interpretation of his own letter of acceptance is the one which was so generally welcomed as leading to a better understanding and larger co-operation until the present appointment of the first applicant under its provisions was refused. This refusal is equally unfortunate whether it means that the recent action of the Board, adopting the letter, is not to modify the policy previously followed by the Committee, or that the Committee does not desire applications from young men until after they have fully completed their seminary courses of study and settled finally their theological opinions.

FRANK P. WOODBURY.

Religious Intelligence.

COUNCIL OF INSTALLATION IN PLYMOUTH CHURCH.

LAST Thursday a Council of Congregational churches and pastors was held in Plymouth Church, Brooklyn, to install the Rev. Lyman Abbott, D.D., and Howard S. Bliss as pastor and assistant pastor of that church.

The Council was called to order by the Rev. E. P. Ingersoll, D.D., and the Rev. R. R. Meredith, D.D., was chosen Moderator. The letter-missive was then read, and R. D. Benedict was chosen scribe. The roll-call showed that the following churches were represented:

The Rev. J. M. Frazer, Rochester Avenue Church; A. A. Barclay, Park Church; E. C. Wadsworth, New England Church; E. E. Stewart, Tabernacle Church; S. M. Main, East Church; E. R. Long and G. R. Crane, Richmond Hill Church, Long Island; E. Boufels, Trinity Church, New York; W. J. Hunt, First Church (Tabernacle), Jersey City; J. B. Howard, First Church, Montclair, N. J.; Thomas Bird, First Church, Upper Montclair, N. J.; Dr. L. P. Hurlburt, First Church, Stamford, Conn.; C. D. Wood, Tompkins Avenue Church; R. D. Benedict, Central Church; S. W. Johnson, Clinton Avenue Church; G. S. Bishop, Puritan Church; W. P. Chase, Lee Avenue Church; A. W. DeForest, United Church, New Haven; the Rev. L. Curtis, First Church, Hartford; A. S. Clark, Asylum Hill Church, Hartford; H. A. Hill, Old South Church, Boston; A. H. Warren, First Church, Cambridge; C. H. Hutchins, Piedmont Church, Worcester.

Of the clergymen invited to sit in the Council the following were present:

Edward Beecher, D.D., George P. Fisher, D.D., William J. Tucker, D.D.

The following clergymen, invited to sit with the Council and participate in its deliberations as honorary members, responded:

The Rev. Phillips Brooks and the Rev. E. Winchester Donald, D.D. (Episcopal); the Rev. Thomas Armitage, D.D. (Baptist); the Rev. Charles E. Robinson, D.D. (Presbyterian); the Rev. Wesley R. Davis, D.D. (Reformed); the Rev. George E. Reed, D.D., (Methodist Episcopal).

The records of the church concerning the calling of Messrs. Abbott and Bliss were read, and it was stated that their salaries had been fixed at $8,000 and $2,500 respectively. On being called upon, Dr. Abbott presented his certificate of membership in Plymouth Church, a certificate of his ordination in the New England Church, New York City, and the resolution of dismissal from the pastorate of that church.

The papers were declared satisfactory. Dr. Abbott then read his statement of belief, as follows:

DR. ABBOTT'S STATEMENT OF BELIEF.

"To be a Christian, and to be a Christian minister—this was my desire from my childhood days. My earliest recollections are of preaching to a congregation of empty chairs with two elder brothers, who had no reverence for the cloth, and who, as choir, insisted on practicing their music while I preached my sermon. Thus from a very early day I learned to bear two common ministerial burdens—an empty house and an irreverent choir. In one boarding-school I helped to organize a little prayer-meeting: in another my room-mate and myself had family prayers. He was an Episcopalian and I a Congregationalist; we sometimes used the Prayer-book, sometimes extemporaneous prayer. But my boyhood's idea of religion was one which I have been fighting ever since. To be religious I thought was to try to do right, to fail, to be sorry, and to hope that, for Christ's sake, a strict God would relax a little his strictness and let me off. Where this idea came from I cannot tell. Certainly not from my father, who was both liberal and spiritual in his theology. I suspect it is a survival, not of Puritanism, but of that paganism which is inherent in us all. I was not often sorry enough to satisfy my ideal of repentance. So at dusk, when the gathering twilight, the song of the whippoorwill, and the concert of frogs in the adjoining marsh all tended to sadness, I used to retire to my room, recall all the naughty things I had done during the day, and try to evolve a 'conviction of sin.' I did not succeed very well. The fact is, I was a rather feeble boy, with weak passions, a recluse nature, small temptations, a great fear of my own conscience, and rarely or never did anything very wicked. But I was often very wretched because I could not make myself wretched.

"Such religion gave me very little satisfaction, and I naturally grew skeptical, first about my own religious experience, then about all religion. I doubted everything except the existence of a personal God and of my own spiritual nature. I took to reading theology, studied Emmons and Edwards in vacation, laid out for myself a course founded on 'Pearson on the Creed,' made some progress in theology but none in religion. At seventeen I graduated from college, knowing in most branches about enough to enter, but being better acquainted with religious philosophy than most boys of my age.

"I had always hoped to join the Church when I should be fit, saw little reason to think that I was growing fitter, and about the time of my graduation, under the influence of a loved and sainted aunt—my mother had died in my childhood, and I had never had a real home—I joined the Mercer Street Presbyterian Church, in New York City, much as I imagine a conscientious Roman Catholic is confirmed, in a vague hope that in the Church I might find rest. Two years later I came to live with an elder brother in Brooklyn and took my letter to Plymouth Church. Under the influence of Mr. Beecher's preaching my theological conceptions and my religious experience gradually changed. I came to think of God no longer as justice tempered with reluctant mercy, but as love; of Christ, not as a restraint on divine justice, but as a revelation of divine compassion; of religion, not as an ebb and flow of feeling, but as a life of joyous because grateful and love-inspired service. To Mr. Beecher I owe a debt of ever unpayable gratitude for the spiritual vision and the spiritual impulse which changed the fabric of my being and the current of my life. No man, except only my own father, has exerted so profound and so blessed an influence on my spiritual nature. I should be the most ungrateful of men if I did not on every fitting occasion bear glad testimony to my love and my reverence for my former pastor.

"How long I was under Mr. Beecher's preaching I do not remember with accuracy—about four or five years. As the new experience took possession of me the old desire to preach revived. I was a partner with my two older brothers in a successful and increasing law business; I was married and had one child; I was reluctant to throw away all the business advantages I possessed and begin life anew; but the desire grew too strong to be resisted.

I left the law, went with my wife and child to Maine, put myself under the instruction of an uncle, settled in my old village home, studied theology—chiefly, however, the New Testament—under his direction, and learned homiletics by practicing on a small but patient congregation in a neighboring village, and tested the value of my sermons by the length of time I could keep one constitutional and chronic sleeper in the pews awake. My previous theological studies and my Bible-class teaching in Plymouth Sunday-school served as a preparatory course and, after less than a year exclusively devoted to theological study, I was ordained as an evangelist in the village church, with which were associated my earliest religious instructions, and went West to take my first pastorate in Terre Haute, Ind. Following the advice of Mr. Beecher, confirmed by Professor Stowe, Dr. Kirke and Dr. Thompson, I spent all the little money I had in the purchase of Robinson's 'Greek Lexicon,' 'The Englishman's Greek Concordance,' and Alford's 'Greek Testament.' And these books, with a few which had come down to me from the somewhat antiquated collection of a ministerial uncle, deceased, constituted my entire library.

"For the first three or four years of my pastoral life my exclusive studies, apart from special pulpit preparation, were in the Four Gospels. These studies laid the foundation for a 'Life of Christ,' published in 1869, and for a Commentary on the New Testament, now in course of publication. From that day to this my theological studies have been almost exclusively in the Bible, perhaps I should say in the New Testament. Historical theology I have studied a little; dogmatic theology scarcely at all. Whether my theology is biblical in its contents and spirit or no, it is almost exclusively biblical in its origin. It is the one desire of my life—in book, newspaper, periodical, platform, pulpit—to apply to all the various problems of life the precepts and principles inculcated by Jesus Christ; and to infuse into life—first into my own, and then into all lives which I am permitted to influence—something of his spirit.

"Theology grows out of experience. The Apostles' Creed is not formulated till after some centuries of apostolic life and work; Calvin's severe conscience leads him to be dubbed the accusative in school; Luther learns the doctrine of justification by faith while climbing Pilate's staircase; the Methodists practice religion in Oxford before they preach it to the colliers. Thus every vital theology is partial, because every experience is imperfect. My theological views, as my Christian experiences, all grow out of, first, the revolution wrought in my experience by Mr. Beecher's preaching of Christ as the revelation of a God of love, and secondly, out of a lifelong study of Christ's character and teaching, as simply narrated in the Four Gospels, as more fully and philosophically expounded by Paul in his letters. My faith in God rests on my faith in Christ as God manifest in the flesh—not as God and man, but as God in man. It is true that the argument for a Creator from the creation is by modern sciences modified by only to be strengthened. The doctrine of a great first cause gives place to the doctrine of an eternal and perpetual cause; the carpenter conception of creation to the doctrine of the divine immanence; the Latin notion of an anthropomorphic Jupiter, renamed Jehovah, made to dwell in some bright, particular star and holding telephonic communication with the spheres by means of invisible wires which sometimes fail to work, dies, and the old Hebrew conception of a Divinity which inhabiteth eternity, and yet dwells in the heart of the contrite and the humble, takes its place.

But the theological argument is strengthened, not weakened, by the doctrine of evolution; creation is more, not less creation because it is the thought, not the mere handiwork, of God. It is not possible even to state the doctrine of an atheist creation without using the language of theism in the statement. But the heart finds no refuge in an Infinite or an Eternal Energy from which all things proceed. That refuge is found only in the faith that God has entered a human life, taken the helm, ruled heart and hand and tongue, written in terms of human experience the biography of God in history, revealed in the teaching of Christ the truth of God, in the life of Christ the righteousness of God, in the Passion of Christ the suffering of God.

"That God is in Nature, filling it with himself as the spirit fills the body with its omnipresence, so that all nature forces are but expressions of the divine will, and all nature laws but habits of divine action—this is the doctrine of the Fatherhood. That God was in Christ, so that what Jesus Christ was seen to be in the three short years of his public life that God is in his eternal administration of the universe—this is the doctrine of the Divine Sonship. That God is in human experience, guiding, illuminating, inspiring, making all willing souls sons of God and joint heirs with Jesus Christ—this is the doctrine of the Holy Spirit.

"And this threefold faith is the doctrine of the Trinity, stated in terms of my personal experience. Thus this Christ is the manifestation of God, not of certain attributes of God or certain phases of his administration. There is no justice to be found in God that was not manifested in Christ; no mercy to attract in Christ that is not eternally in God. He who suffered, he who redeems, he will judge. I am not afraid to trust myself, my friends, or the heathen in his hands; those hands that were pierced for sinners.

"My eschatology is all summed up in one faith: Christ shall come to judge the world. The dogma of the decisive nature of this world's probation for every man I repudiate as unscriptural. The hypothesis that Christ will be presented in another life to all who have not known him here I do not accept, for lack of evidence to support it. I cannot offer to any man a hope of future repentance, whether this side or the other of the grave. But I refuse to believe that the accident of death transmutes God's mercy into wrath and makes repentance impossible, and so closes the door of hope upon the soul forever. What may be the resources of God's mercy in the future I do not know, and shrink from the dogmatism which attempts to define them. The most awful fact of human life is the power of the human soul to accept God or reject him as it will. What God may do in the future to overcome the choice of evil I do not know; but I am sure that he will never violate the sacred freedom of the soul and so destroy man in seeming to save him, and never attach other than darkness and death to persistent sin. But I am not less sure that 'His mercy endureth forever,' and that no soul will be left in the outer darkness which that mercy can call into light; that the end of Christ's redeeming work comes not until he delivers up the kingdom to God and the Father, has all things put under his feet, and is himself subject unto him that put all things under him that God may be all in all; and that when that glad day comes, the song of rejoicing will rise from every creature in Heaven, and on earth, and under the earth, and such as are in the sea. If there are then any voices not joining in that choral of redeeming love, I believe it will be because they are silent in that second death from which there is no resurrection.

"Endless, conscious sin I do not believe in. I could endure the thought of endless suffering, but not of sin growing ever deeper, darker, more awful. It has grown to me unthinkable. I believe it is unscriptural. For my conception of sin depends also upon and has grown out of my faith in and love for Christ. That conviction of sin which I in vain endeavored artificially to evoke in my childhood's days has grown unsummoned in my heart. When I joined the church a good elder asked me what I thought of sin in connection with the Lord Jesus Christ. I did not know that it had any connection with the Lord Jesus Christ, and I did not understand his question, and told him so. I understand it now. When I think how sin deranges and destroys such a nature as Christ has made illustrious, that it is sin against such a love as he has manifested, that it estranges and separates from such a God as he reveals, sin seems to me a more awful penalty than any which can be inflicted because of it, and to save from sin an infinitely diviner work than to save from any consequences which it may involve, natural or inflicted, here or hereafter. The motive of my personal life, the inspiration of my Christian activity, is not fear of pain and penalties, but horror for sin and love for Christ.

"On my faith in Christ rests also my faith in the Bible. The Bible is the casket which contains the image of my Lord—that is enough; whether it be lead or silver or gold is matter of minor concern. There are modern writers on law that may be as valuable as Moses; there are poems of Browning and Tennyson and our own Whittier which are far more pervaded with the Christlike spirit than some in the Hebrew Psalmody. But there is no life like the life of Christ, and the law and the prophets are sacred because they point to and prepare for him; and the Gospels sacred because they tell the story of his incomparable life; and the Epistles sacred because they interpret that life as continuous in the experience of his Church. The Bible is unique and incomparable in literature, because it is the history of the revelation of God in human experience, beginning with the declaration that God made man in his own image, bringing out in law, history, drama, poetry, prophecy, that divine image more and more clearly, until it reaches its consummation in the portrait of Him who was the express image of God's person and the brightness of his glory.

"So my faith in the miracles rests also on my faith in Christ—he himself a greater miracle by far than any attributed to him. That beneficent power should have flashed from such a Christ, that death should be powerless to hold such a Christ in the grave, that angels should have announced his coming and proclaimed his resurrection—all this seems to me natural and easy to believe; as easy to believe in these scintillations of divinity from the Person of Christ as to believe in scintillations of genius from a Shakespeare or a Dante. I accept the Christian miracles as adequately attested by competent witnesses. I count the resurrection of Jesus Christ as the best-attested fact of ancient history, itself attesting his divinity and inaugurating that life of his in his Church which carries on to its consummation the Kingdom of God.

"But my faith in Christ rests not on the miracles, but on Christ himself. Even as he wrought them he declared them to be but inferior evidences of his divinity. Their subordinate importance is clearer than ever, now that they are no longer wonders which we witness, but the histories of wonders witnessed by others. To believe in Christ—that the Father is in him and he is in the Father—this is Christian faith. The spirit which in the modern Church has sometimes sought to found Christian faith on signs and wonders appears to me to be almost as much one of unbelief as the spirit which outside the Church denies the miraculous altogether. Miracles are witnesses to divinity revelation is the unveiling of divinity, but Christ is himself, Divinity, and he who accepts Christ—who loves him, reverences him, obeys him, follows him, lives to be like him—is Christ's disciple, however illogical may seem to me to be his philosophy about natural and revealed religion, about nature and the supernatural.

"My faith in immortality also rests upon Christ—upon his word, his resurrection. I am coming to distrust all mere philosophical arguments for personal immortality and to rely upon one who professed to be a witness, to testify to the things which he had seen and heard, to have come from God and to be going to God. When he tenderly appeals to me, 'Ye believe in God, believe also in me,' my heart responds, 'I do believe,' and what he says I accept, because he is a faithful and true witness. On this and on every other spiritual theme I more and more distrust the vaunted 'scientific method' and more and more rest upon personal faith in the Christ of God, bearing a witness confirmed by the experience of God in my own soul. And I more and more incline to believe that immortality is not the universal attribute of humanity—that God alone hath immortality; and we have it only as here or hereafter we are made partakers of the divine nature. It can hardly be necessary to add that my hope for myself and for the world rests on Christ; that is, on the helpfulness of God as manifested in Christ.

"The two theories of life which seem to me to be contending in our age are essentially the same which have been contending ever since the days of Paul—the pagan and the Christian. Pagan philosophy allows man no higher faculty than the senses and the reason; Christian philosophy endows him with a mystic sense which perceives the invisible. Pagan philosophy casts him on his own resources, if it does not deny him even free will and make him the creature of the forces which environ him. Christianity believes in the power of Infinite Love above, which is drawing humanity to itself. In the pagan philosophy there is no room for revelation, miracles, atonement, regeneration, divinity of Christ, presence of the Holy Spirit, prayer. Granted the Christian postulate—a God in Christ drawing the world to himself—and revelation or the unveiling of God, miracles or witnesses to God, atonement or reconciliation to God, regeneration or the beginning of the life of God in the soul of man, the Holy Spirit or the presence of God with men, prayer or the communion of men with God—all follow.

"The Christian faith is my faith; and because I believe that there is in it a hope for every form of human despair, I have given my life to its proclamation.

"Redemption is not, to my thought, a mere recovery of man from a fall and his restoration to a primal state of innocence. It is the development of the individual soul, and so of the race, from childhood's innocence, through fall, temptation, sin and grace, to a divine and manly virtue. Forgiveness is not a remission of penalty, which may be remitted or may remain, but a remission of sin, a personal cleansing and purification, often through punishment, often without it. Sacrifice is not necessary to induce God to remit penalty—it is not an expiation; nor is it necessary to enable God to remit penalty—it is not a substitution. Sacrifice is the only door by which a nobler and better nature can enter the heart and life of a lower and unworthier one, and lift it out of itself into a higher life. The sacrifices of the Old Testament are instruments not of pardon but of purification. The blood of the New Covenant is shed for many for the remission, not of penalty, but of sin. That blood is nowhere said to release from all punishments; it is said to cleanse from all sin. In it is revealed the heart of a suffering God who bears forever the sins of the whole world. It is the Lamb slain from the foundation of the world; and who is the same yesterday, to-day and forever; who takes away the sins of the world.

"And, finally, atonement or reconciliation is not a transaction outside of man, taking down some external and imaginary wall between the soul and God; it is a fellowship with God and with his Son Jesus Christ; begun when the soul, touched by the divine sorrow for man's sins, knows the fellowship of that suffering, being made conformable unto Christ's death; carried on when, inspired by the divine purpose and transfigured by the divine Spirit, the soul enters upon the divine life of self sacrifice, and endeavors to fill up what is lacking in the sufferings of Christ; to be perfected only when the soul awakes, after life's fitful fever, in His likeness, and is satisfied because at last Christ's prayer is fulfilled: 'I in them and thou in me, that they may be made perfect in me.'

"I might, brethren, have presented to you a theological statement which would have been both more comprehensive and more compact; but it would have been less my own. My theology has changed in the past and will change in the future; but if the past be an augury of the future, it will change only to make Christ more central. It is imperfect and always will be; for we know in part and we prophesy in part, and the truth of God is known in its entirety by none of us. But as the years go by and creeds are less, faith and hope and love are more to me; the faith that looks with ever clearer vision upon the invisible and eternal, while all things earthly and temporal grow more shadowy; the hope that amid all the wreckage of life hears ever, like a bird song in the tempest, 'All things work together for good to those that love God,' and the love which counts all humanity one great brotherhood, because children of that Father of whom every family in Heaven and on earth is named."

After Dr. Abbott's statement had been heard the roll was called that those so disposed might question him.

Dr. McLeod asked the candidate what his basis for church-fellowship was. Dr. Abbott replied, saying his ideal would be a fellowship of the Church based on loyalty to Jesus Christ; but he had learned to adjust his ideas to those of others. All Congregational churches should work together for common ends. If a church does not work as the others think it should, it is their privilege to leave it alone, in other words to cease to fellowship it.

Asked by Dr. McKenzie to define his view of the Trinity, he said:

"I believe in only one God. It is a matter of personal experience with me, and not one of dogmatic definition. I don't use the word 'Trinity,' nor the expression, 'three persons in one God,' nor 'three substances and one essence.' I can never remember whether it is three essences and one substance, or the other way. To me there is one Divine Spirit, who fills all the universe with his divine presence. In him I believe as the Universal Father. As to his relations with Christ, God is so great and I am so small that I don't know anything about it."

Dr. Mears: State the difference between sin and conditional immortality.

Dr. Abbott: Man is to be regarded as possessing a three-fold organization; namely, body, soul and spirit. Sin is separation from God, and separation from God is spiritual death. I regard death as extinction rather than the continuance of suffering.

Dr. Armitage: What do you mean by religious experience?

Dr. Abbott: The statement "God is love" is a dogmatic expression, and means a different thing in the experience of every one. The whole question is one of personality, and experience tempers all theology.

Dr. George E. Reed: What is your conception of God in man and God and man.

Dr. Abbott: No psychology of Christ is possible. I do not think God is two distinct beings mysteriously joined, but that God was tabernacled among men, and entered into and perfectly possessed human life by the Divine Spirit, so that man's whole thought and life is the thought and life of God. This all runs back in the biblical teachings, that God made man in his own image.

Dr. Mears asked Dr. Abbott a second question in regard to "Inspiration and Revelation.":

Dr. Abbott: God is moving the whole human race and evolving out of humanity a divine life. Nations have their peculiarities as well as persons. The Hebrews were a religious race and opened their hearts to God better than the races round about them. The Bible is the gifted literature of the Hebrew race, the noblest and divinest expression of the noblest and divinest men of the noblest and divinest race. So it became the standard Gospel. Revelation is the knowledge of God in and through human experience by means of inspiration.

The Council then went into executive session in which it was voted unanimously to install Dr. Abbott.

Dr. T. B. McLeod objected to Dr. Abbott's views respecting the doctrines of the Trinity, the Incarnation, the person of Christ, sin, atonement, the nature of the soul and future reward and punishment, and asked leave to withdraw from the Council. Dr. McLeod said subsequently:

"My action in withdrawing from participation in the installation of Dr. Abbott was not due to any want of confidence in him as a man or lack of respect for his individual opinions, or any want of interest in the prosperity and usefulness of Plymouth Church. While I had not expected Dr. Abbott's views would agree with mine, I was surprised to find them so far out of harmony with the faith of the fathers and what I believe to be the general concensus of opinion in Congregational churches. Because I believed my vote for his installation would have been a practical indorsement of views which I regard as un-Congregational, un-evangelical and un-Scriptural, I asked the Council to excuse me from further participation in its work."

After luncheon the Council again assembled and Howard S. Bliss read his statement of belief as follows:

MR. BLISS'S STATEMENT OF BELIEF.

"I was born and brought up in the belief that there is a God. Reflection and experience have strengthened this belief. If to-day my belief as to the nature of God be less precise in its form it is more intense in its reality. If it defines less, it means more. I believe in a God who is transcendent, immanent, infinite in being and infinite in perfection. This belief of my childhood has been strengthened by reflection. I consider myself—the facts given me by self-consciousness. I find ringing within me an imperious call to righteousness—recognize that life will be incomplete, that its object cannot be realized unless this call to a higher life is obeyed. Instinctively I turn to an absolute righteousness—the source of my impulse, the object of my impulse—one to whom I can pour out my gratitude for this great gift of moral life; one upon whom I can lean in my dependence; one whom I must fear in my disobedience. The very existence of the God within me leads me to God; the feeling of need, of dependence, drives me to God. And similarly of the demands of truth and of beauty. The existence of an impulse within me to seek for truth and for beauty—my own limitations in this search—led me to a God that is absolute truth, absolute beauty.

"Experience, too, has strengthened the belief of my childhood—the history of individuals—the history of peoples. Syl-

ogistici arguments—the ontological, cosmological, teleological moral (in my opinion), lend support to the argument from consciousness.

"The nature of this Being, incomprehensible tho he be, has become, I believe, clearer as the history of man's life has progressed. Wherever God is awakening the soul's forces among men—wherever the history of man's higher life has been written there do we learn something of God; for there, I believe, God has been revealing himself. We learn most of God where man has put himself most completely under the divine guidance. I believe that God has revealed himself most fully, tho by no means exclusively, among the Hebrews, and therefore, I turn with especial interest and especial reverence to the record of their religious experience—and this unique experience is recorded in the Bible. All men who unaffectedly submit themselves to the leading of God, are, I believe, inspired—inspired with very great differences in degree, but still inspired. I believe God stands ready to inspire men in all work pertaining to the development of the life planted in them by him—the life intellectual, esthetic, moral. In so far as the Bible deals with the history of a nation interested in developing this higher life, and is written by men so interested, do I hold it to be inspired—variously inspired—but still inspired. While this might be said of many books, I believe the Bible to be a unique book, recording as it does the religious history of a unique people—a people whose pre-eminent concern for the spiritual life led to its being made the recipient of God's special inspiration and revelation.

"I hold the Bible to be a trustworthy account of this self-revelation of God. I believe that it should be subjected to the severest tests of both the lower and the higher criticism that its full truth and significance as the history of redemption and sanctification may be exhibited, and any admixture of error may be avoided.

"This Bible interprets for use the nature of God. It teaches me that the divine essence is a unity, indivisible, unchangeable, but that its unity does not exclude a richness, a multifoldness, a multiplicity, a variety, in which this one essence exists. I remember that God is infinite, incomprehensible; but tho I cannot explain, I find no insuperable difficulty in the belief that the infinite divine essence exists, in its internal relations, in different modes at the same time. Of these different modes the Bible recognizes, I believe, three—the Father, Word and Holy Spirit. I find, however, no philosophical necessity for limiting these modes—in which the whole essence subsists at the same time—to three; and hence I do not use the word trinity in an inclusive sense. I believe these modes exist from all eternity, but have become manifested only as the development of the race in religious susceptibility warranted this revelation or made it possible. I believe that all revelation is to this end—that man may know the mind of God and conform his life to this mind. But God's mind has always been the same. From all eternity has he known that sin would enter the universe. From all eternity has his hatred of sin been intense just because his love of righteousness is supreme. From all eternity his heart has overflowed with pardoning love. But it costs to pardon, for it costs that there should be occasion for pardon, that there should be alienation from God. Measure the holiness of God, measure his infinite sorrow at this yielding to sin, and you have measured the cost of divine pardon, the agony suffered before pardon could be granted. And this agony did not, I believe, begin two thousand years ago. God was not 'reconciled' two thousand years ago. The incarnation was an episode, tho a measure of immeasurable importance, in the self-revelation of God. It did not seem a change in God's attitude; it revealed the attitude of pardon which God has held from all eternity. The sufferings of God did not, I believe, begin, did not increase with Bethlehem, did not end, did not diminish with the ascension. I believe that the incarnation of the Word did not—could not, indeed—take place till the fullness of time had come, till the religious consciousness had become so developed as to comprehend reasonably, tho still very imperfectly, its meaning.

"Men upon whom the spirit of God moved before the incarnation were saved not prospectively in Christ, but through God's eternal pardoning grace, the existence of which they realized very imperfectly, indeed, but effectually.

"I believe the Word became flesh—became Jesus Christ—God concealed and God revealed in the flesh—Jesus Christ, not God, but God under human limitations; Jesus Christ, not man, but man under unique divine inspirations. I hold to the Deity of the Word, the divinity of Jesus, the absolute Deity of the Word, the unique divinity of Jesus. How God became incarnate, how two natures existed in one Person is a mystery I cannot solve, but it is a doctrine which I believe. The purpose of the incarnation was to continue the self-revelation of God's eternal dispositions toward man, to make clear his purpose of redemption and sanctification. The revelation was made to the Hebrew people 'in the fullness of time'; but in spite of the relative preparedness of the people to accept this revelation, its promulgation involved its Prophet in struggles which culminated in the agony at Gethsemane and in the death on Calvary. Hence suffering was necessary—the death on the cross was necessary—if God's pardoning love, if his purpose in creation were at this time to be revealed. At other times, under other circumstances, among other peoples, the revelation of this pardoning love need not have been attended with the same kind of suffering as that endured by the historic Christ. Suffering there must have been so long as sin existed, but the forms and extent might have differed. The *eternal* suffering is not thereby affected. The lamb was slain before the foundation of the world. The incarnation was needed—not to enable God to understand man, but that man might understand God. It was the clearest projection in time of God's mind in eternity. It was the brightest reflection the earth had yet seen of God's love. Through all eternity, through all time that light had been shining. Man's self-blinded eyes had hitherto prevented him from clearly perceiving that of which he was vaguely sensible, and after which he darkly groped. Those who trusted Christ's Evangel received the pardon which, because of man's sin, costs the Godhead so much.

"I believe that the providence of God, by which he executes his eternal purpose, is in and over all events; that he has foreordained whatever comes to pass; yet so that the freedom and responsibility of man are not impaired, and sin is the act of the creature alone. The awful problem of suffering and sin I believe to be in its last analysis insoluble. Theodicies are helpful, but are not exhaustive. I believe that God is infinitely good; that sin is infinitely damnable; that God is mightier than Satan; and that the kingdom of the good is a triumphant kingdom.

"I believe in the possibility, the reality and the efficacy of prayer.

"I believe that every man has a knowledge of good and evil, that he is aware of an obligation to follow the good and shun the evil; but that an effectual desire and a sufficient will-power to follow the good come from God alone. I believe man's supreme object should be to seek and live truth in all its fullness; that the conditions necessary to this search are sincerity of purpose and humility of attitude; that all men in all ages, who in this spirit have sought to find the fullness of truth and to realize it in their lives, belong to the Kingdom of God.

"I believe that God's self-revelation in all its forms has had, is having, and will have as its object the establishment of this Kingdom of God, in which all that is good and true and beautiful in man's soul shall receive its harmonious and perfect development; that redemption from sin is but the first step in the establishment of this kingdom in men's hearts; that absolutely indispensable as is this work of redemption, our conception of God's self-revelation must be ultimately not Christo-centric but Theo-centric, because the Godhood is a richer and truer view of God than the Word; that our conception of God's Kingdom must be not simply, not mainly salvation and freedom from sin, but advance in all that is Godlike, whether esthetic, intellectual or moral.

"I believe that while all time is sacred, it is expedient and wise to observe Sunday as a day of holy rest, refreshment and worship.

"I believe in the two sacraments instituted by Christ: Baptism as the sign of cleansing from sin, of union with God and of the impartation of the Holy Spirit; and the Lord's Supper as a symbol of God's pardoning love, a seal of its efficacy and a means whereby he confirms and strengthens the spiritual union and communion of believers with himself.

"I believe that it is right and expedient for the children of God to associate themselves in churches for the maintenance of worship, for the promotion of spiritual growth and fellowship and for the conversion of men; that these churches may determine, each for itself, their organization, statement of belief and forms of worship, may appoint and set apart their own ministers and should co-operate with each other in promoting the higher life throughout the world.

"I believe in the immortality of the soul; that man, by his practical attitude toward the demands of truth and righteousness in this life, himself determines his condition in the next, yet so that the omniscience and sovereign grace of God are not impaired, and sin is the act of the creature alone; that the souls of men who have yielded themselves to God's spirit, working in them, in the interest of holiness and truth, will advance to an even richer and deeper knowledge of God, and of the meaning and realization of life; while those who have not so yielded will become subject in the ever-increasing degree, to the supreme evil of self-alienation from God.

"In presenting this statement of belief I do not claim to have reached a formation of doctrine which shall be final. In my thinking I have endeavored to reach statements of truth which explain, not indeed all the facts presented by consciousness, experience and history, but statements which best account for these facts, and which raise the fewest difficulties.

"Imperfect as is the result, I await calmly and reverently the dawning of new truths, believing that the great spirit of all Truth will reveal truth to those who seek it in sincerity of purpose and humility of spirit."

When the Council had heard Mr. Bliss's statement, had questioned him and finished its work of the afternoon in a session by itself, voting to ordain and install him, supper was served in the lecture-room. After supper there were a number of five minute speeches, Dr. Twitchell presiding, by Dr. Mears, Dr. Gordon, Dr. Robinson, Dr. George E. Reed, the Rev. E. W. Donald and others. We give the address of the latter:

ADDRESS OF THE REV. E. W. DONALD, RECTOR OF THE CHURCH OF THE ASCENSION.

There are some of us in the Episcopalian Church whose utterances in regard to the relation of the ministry of the several Churches has been found such that we have often been taunted with their being mere words, that there was not the reality of action. I was, therefore, exceedingly glad when I got an invitation from Plymouth Church to honorary membership in the Council, which was not only to install, but was to ordain. [Applause.] For I said to myself, There will be one man, at least, whose utterances in his own pulpit, and on his own platform, and in the press, can be put to the test of reality; and I come here, therefore, not as the representative of a Church, but as an Episcopalian minister, to wish Godspeed to Dr. Abbott and to Mr. Bliss, as they begin the work of the Christian ministry in Plymouth Church. [Applause.]

I wish it distinctly understood that my brother and myself who are here to-day, are not here in defiance of the ecclesiastical authorities of the diocese of Massachusetts or the diocese of New York. We came openly to the Council. We are here openly; and we are ready to meet any competent authority which is pleased to inquire into our right to be here, and extend as Christian ministers our greetings to other Christian ministers. [Applause.]

I say it reflectively, and not extemporaneously, that if there is criticism upon our action as Episcopalian ministers, you are sure to find it in that curse of the Church, the denominational newspaper. [Laughter and applause.]

The tendency of the nineteenth century is not confined to the Episcopal Church. It belongs to all the Churches, who have, in place of the Pope and his infallability, substituted the denominational newspaper and its infallibility. [Applause and laughter.]

I have, on more than one occasion preached in prison; and I remember how the prisoners gathered for their religious service on Sunday afternoon. They were so placed beneath hoods, that they could only see straight in front of them, and see only one man; and I often wonder whether the denominational newspaper is not in precisely the same position as the prisoner when he comes to these services in the prison. He can see straight ahead of him, but he certainly cannot see around about him. I want to say in the most explicit terms, in words that by no means canbe twisted into something that they do not mean, that I stand as an Episcopalian minister and High-churchman, if you please to call me so, and I extend to Dr. Abbott and Mr. Bliss my greetings as ministers of the Lord Jesus Christ in every respect spiritually competent to preach the Word of God and to administer the two sacraments which alone belong to the Church. [Great applause.]

And I want to say another word in connection with it. When I think of the great services which the Congregational churches, for it seems, after to-day's experience in my education in Congregational doctrine that I cannot say Congregational Church—when I think of the great services which the Congregational churches have rendered to the Episcopal Church, it seems to me we have been a little tardy in acknowledging our debt. You have educated almost a third of our ministers, and if all our bishops would own up where they got whatever knowledge they have, fully one-third would say that they got it from sources that are non-Episcopal. When one thinks of Harvard College at Cambridge, Yale College at New Haven; Amherst, and Williams, and Dartmovth, which have been such potent forces in molding and shaping not only the individual, but the religious life of America, and remembers that they were founded and that they have been maintained by Congregational churches and by Congregational faith and spirit, and then remembers how much they have contributed to the ministry of the Protestant Episcopal Church, it seems to me we cannot be too strong in our expressions of gratitude to what the Congregational denomination has done toward the Protestant Episcopal Church.

I want to say another word: To my thinking there has been begun in Plymouth Church to-day an experiment in Congregationalism. I refer now to the ordination of Mr. Bliss; not as the minister of a Bethel, not as the man who is to do the stray marrying and the difficult baptizing and the objectionable burying [laughter], but the man who is to be, in a sense, the coordinate pastor of your church. In the Protestant Episcopal Church, twenty-five years ago, the assistant minister was generally chosen on the principle that he might make a sharp contrast to the rector, and, if the rector was declining in years, his voice getting a little weak, and his stature was shrinking somewhat, the young man was chosen on the lowness of his voice and the insignificance of his physique. That is all changed; and one of the reasons that the Protestant Episcopal Church is so strong—and it is strong—is because there has been a recognition of this fact, that there is no such person ecclesiastically as the rector. There is only a bishop and a priest and a deacon. Ecclesiastically the rector is simply the creation of the ecclesiastical civil law of the land. As a consequence, the assistant minister of our parishes is a man who is working coordinately with the rector, and the difference between the two is generally known only on that unpleasant day when we meet our church wardens and our vestry. [Laughter.]

In your churches, as I understand it, there is no such office as assistant minister, and Mr. Bliss has come here to create and not to succeed to the functions; and we, who wish you well, shall watch with very greatest interest whether it is possible for you to graft upon your system an assistant ministership, by which the pastor of this church shall have some one who is working with him along the same lines, and is regarded not as second pastor, but is regarded as his peer as a Christian minister. [Applause.]

If I were to give the right hand of fellowship or the charge to the people (which I am not), I should charge the people to meet with sympathy and with intelligence this attempt on the part of Plymouth Church; that there should be no whispers, much less cries, throughout this parish that the assistant minister was sent as tho some third-rate thing was sent; but let it rather be said that the other minister of the church preached to-day, the other minister of the church made the visit, and let curiosity find out which is the one and which is the other. [Applause and laughter.]

A great Congregational authority in Boston four or five years ago made this announcement to a Congregational gathering—said he: "Gentlemen, the Episcopalians are not fools." I leave you to infer what he meant by that. [Laughter.]

The time for the evening services in the church having now arrived, the Council proceeded to enter the church; and at that meeting the following speeches were delivered:

ADDRESS OF DR. J. M. WHITON, PASTOR OF TRINITY CONGREGATIONAL CHURCH, NEW YORK CITY.

My thought to-night is the pre-historic episcopate. I call it so simply for distinction, not because it is not fully historic, but simply to distinguish it from a successor to which the term has been lately familiarly appropriated. Broad churchmen like Dean Stanley tell us that it is as clearly witnessed in the records of the first centnary as its successor in the records of the second and subsequent centuries. It is, in fact, the sort of episcopate which we have been engaged in recognizing as established in this church to-day. In it we are now proceeding to install brethren whom, if we spoke of them by the usual phraseology of the New Testament, we should term bishops rather than pastors.

Now, my simple thesis concerning this pre-historic, or old historic, episcopate is this: That just as it was needed in the ancient cities where Christianity was first planted, so is it needed in the modern cities. Our Episcopal brethren have been offering us the historic episcopate as part of a basis for Christian unity, and, for aught I know, we may all come to agree to that by virtue of a wise definition; for there is great virtue in such definition. But at any rate, I think we must all agree that an essential of Christian efficiency is in the pre-historic episcopate; that is, if the modern churches are to be something more than mutual benefit clubs, if they are also to be bodies for active benevolent work.

Now, as to this prehistoric episcopate, as I have called it, its field was a parish, not a diocese of parishes; its personnel was not singular but plural; it required for its accommodation more than a single chair, it needed a bench.

The little chair at Philippi, Paul's letter shows, had quite a number of these parish bishops or, as we should say, pastors. The seven deacons, so-called, of the Jerusalem church, a very high authority contends, were not deacons but pastors. And if this great church can get along perfectly well with only two, it may, perhaps, be attributed to that superior energy in virtue of which a single Occidental is supposed to be equivalent to any number of Orientals.

But if we compare the institutions now and then, I do not think it will seem quite so clear that one man now is equal to half a dozen men then. The times then were neither fast nor fastidious. The preaching function, that is now so inflated and overworked, was then mainly in the rudimentary stage of short prayer-meeting talks. There were no libraries to digest in preparation for the pulpit. But one book was needed—the Old Testament and fragments of the New. There were no sacred orations, as Dr. Shedd calls them, or essays to be gotten up twice a week away up to Athenian tastes. Those parochial bishops were engrossed with administrative duties. They were obliged to arbitrate disputes which now go to the courts; they were required to enforce morality by discipline much more than is necessary now, altho, perhaps, more is required now than is attended to; and they also had a vast field of charity to work, altho not, I think, greater than our city fields, if they are thoroughly worked. So, striking a balance on such a brief comparison, the time anciently given to arbitrations and to discipline might be transferred to meet the demands of the modern sermon without finding very much cause to reduce the number of parish bishops to the unity in which they are generally found. I, of course, believe that in business energy an Occidental can outdo an Oriental; but in Christian energy, man by man, I do not think the superiority is so manifest as to account for the extremely disproportionate number in the ancient and modern parish bishoprics compared. I am aware, however, that a modern claim to superior wisdom has been noticed by the Yankee poet. They didn't know everything down in Judea; but I think they knew one thing which not even all of us have yet found out, and that is that a village method will not work as well as a city method. A single preceptor might suffice for a small suburban hamlet, but not even for so small a city as Philippi with its sapling church. One pastor to four or five hundred churchmembers, I think, would have seemed to them a number truly singular. The village method, according to which over the

same counter are sold cottons and molasses, fish-hooks and crockery, has disappeared except from our city churches. In this age of science everything is said to be according to some law; and this is according to that untoward law of human nature by which in things religious improvements make their way most tardily of all. The solitary modern survivor of the ancient bench of seven is harder put to it than ever Paul was to become all things to all men. Said Pope: "A bishop or what you will, it is just so; his business is everything."

The diversity of gifts which apostolic teaching regards as distributed among many, is by our one-man theory concentrated in the single pastor, and what can come—what could come of such a theory except failure? And failure is manifest and confessed. The multitudes outside the churches are not reached, and a large part of the working force of the church is not brought into service for lack of organization and leadership. The fact is that our one-wheeled machine cannot do the business, and we must put on more wheels; we must transfer the wheelbarrow into an omnibus.

Now, I am limited. I cannot touch details except in a most cursory way. I may fairly name three departments, each one of which seems to me capable of absorbing a whole man. The first is the teaching function of the pulpit and the lecture-room, conjoined with a general superintendence. The next is the development of charities. Now this, in the ancient times, was no annex as it is so commonly now; it was the central part of the field according to St. Jerome's saying, that the glory of a bishop was to relieve the poor. The business of the Church toward those that fall, and are trodden under in the fierce struggle of modern life, is not to turn them over to the city authorities or to devolve them upon the secular fraternities, but it is to be Christ—to be Christ to them. And this, it seems to me necessitates the special ministry of a trained and experienced man in organizing and applying relief. Much more than money, this is a giving of self in constant watchfulness and sympathy, and for this an undivided man in many a neighborhood is necessary; not simply as overseer of the poor, but the overseer of the helpers of the poor; not only as a worker himself, but as the head of a corps of good Samaritans. The other department that I wish to speak of is the educational. Of this, the Sunday-school seems to me the smallest part. There is a large work besides this in the congregation and outside of it. The young life of the congregation needs attractive classes and courses to indoctrinate it into far more of Christian history and Christian ethics and Christian philanthropy than it has been able under our arrangements to learn yet. In this way a far higher average of Christian intelligence would be developed throughout our churches. But beyond this the school-master leading to Christ is needed for the outside multitude. A great work of what I would call Christian pedagogics through lectures, concerts, classes, tuition and training of various kinds down to or up to cooking and athletics would make the church a source of quickening to very many dull and drudging lives and convince them of their mistake, under which they now inveterately regard it in most cases as a club existing for its own benefit.

Like the English University extension among shopmen, mechanics and miners, this Church extension is needed in an educational way to befriend and to guide for Christian ends human aspirations for the enrichment of the dull routine of work-a-day life. This is a work as ample and as capable as that of any college professor; it is as individual as any; it is as neglected as any; and, when well developed, it requires its own bishop and a whole lot of them.

Now, I will merely say in closing, that it seems to me an auspicious day when this Church, from its birth so forward to all good and all truth whether old or new, has by this double installation called our attention to this business-like method, this business-like organization of the early Church, which so largely conduced to the primitive conquests of Christianity. The primitive Church could no more have got along with the one-man pastorate than a barrel could be built up of a single hoop.

The problem of the city church is set before us in clearer light to-day, when, for the first time within my knowledge in our Congregational churches, two pastors are at once inducted on terms of equality as ministers of the Gospel of Jesus Christ into the office of this pre-historic episcopate, whose functions, as of old, are to be distributed between them. We bid them equal welcome to-night, the tried veteran and him who to-night is received as his knightly colleague. We pledge them equal honor for their works. By their ministry in this church they will help us realize more profoundly a forgotten truth that there is in the modern Church a Niagara of power that is comparatively unemployed. We have but to lay a pipe, and to set a few wheels to it, and lo! the hum of looms will soon be heard where now is silence, and electric lights will flash on many a road now dark.

ADDRESS OF DR. MEREDITH.

I dare to detain this audience for a few moments at this point, simply because my friend and brother, Dr. Abbott, did not this afternoon so much request me to do it as announced to the Council that I would do it. I am glad of an opportunity, however, of speaking a word; and it would be to me a supreme pleasure if I could hope to add to the interest and impressiveness of this occasion, in itself so interesting and impressive.

The older I grow the more I study the Word of God, and the more I engage in the plain, every-day practical work of a Christian minister, the more profoundly and unquestioningly I believe in Christianity, in its perfect simplicity, in its perfect adaptation to the needs of men, in its infinite power to lift up and to bless humanity; and my heart goes out in gratitude to God more and more for the method of his mercy.

I am glad that God came to this world in his Son. The first verse of your Sunday-school lesson for the next Sunday coming is: "Blessed be the Lord God of Israel, for he hath visited and redeemed his people, and by the tender mercy of God the day-spring from on high visited us." I am glad that God, coming in his son Jesus Christ to redeem this world, did it in the way in which he is doing. I am glad that he did not introduce his saving mercies as a power outside of men and above them. I am glad that he grafted his Gospel, the atonement that is by Jesus Christ, on to the old stock of humanity; that he gathered a few men about him, and said: "I am the life," and then put life into them; that he said, "I am the vine, ye are the branches," and the one life that is in the stock is in the branch. And then I am glad that he lifted up his eyes and prayed to his Father, saying to him, "I have declared unto them thy name, and will declare it, that the love wherewith thou hast loved me may be in them and I in them." Oneness of life with Christ, oneness of Heaven with God: because redemption started from that point. God so loved that he gave. Philosophize as we please, that is the beginning. Nobody gets back of that. Love moved God. Love moved him in Jesus Christ as he was among men, and Christ prayed that God Almighty's love might throb in us as the motive of our lives. And then I am glad that he said in that same prayer to his Father: "As thou hast sent me into the world, even so have I sent them," oneness of mission with Jesus Christ. Life, love, mission.

And then Christ himself said to his disciples, when they were troubled because he told them he was going to take up a cross and was going to Jerusalem to suffer many things of the chief priests and of the scribes, and Peter said: "Far be it from me, Lord; it shall not be so done unto thee," he called the multitude around him and said: "If any man will come after me, let him deny himself and take up his cross daily." One life, one motive, one mission, one experience with Jesus Christ taking up the cross as he took it. And then he said one thing more about his cross. "The Spirit itself beareth witness with our spirits that we are the children of God; and if children then heirs; heirs of God and joint heirs with Jesus Christ, if so be we suffer with him that we may also be glorified together."

Oneness of destiny with Jesus Christ. Oh, that is a God-like religion that takes you and me up into the scheme of redemption and makes us redeemers in our manner! One life, one motive, one experience, one mission and one destiny with the Lord Jesus Christ. I leave that thought as my contribution to this hour.

Dear brethren and friends of this Church, you do not install a priest here to-night. We believe in the priesthood of the people. A priest is a man who does things for other people. You do not install a priest or priests here to-night; you install a pastor and an assistant pastor; you install men who are to lead you and with whom you must work, and whose efforts you must second if there is to be success here.

It has already been remarked that, magnificent as were the gifts of the man who so long stood in this pulpit, yet he could not have been all that he was without Plymouth Church. There is not a man on the face of the earth, and there never has been since God made men, able to be what Henry Ward Beecher was standing alone; and there is no man on earth to-day able to make a success of Plymouth Church, only as Plymouth Church, realizing each member for himself his own grand privilege and opportunity, puts himself first into the hands of the Lord Jesus Christ in an utter and absolute consecration, and then at the service of these leaders to do God's work in this part of the world. And there is no defeat for any church. I do not care what may be the conditions of community about it, whose members will put themselves in that position and realize their glorious privilege in the Gospel of the Son of God. We are talking about people moving away from this church and that church and the other church, and that they cannot take care of a church here or take care of a church there. There isn't a spot on the face of this continent where there are people, that twenty-five consecrated men and women of God cannot take care of a church if they will put themselves into it and look to God for his blessing.

I say again that I am glad to have had the privilege just to say that word. I did not expect in the least to say it, but I have said it, and now we will unite, all of us, in one earnest prayer to God.

Dr. Meredith then offered the ordaining prayer.

ADDRESS OF THE REV. PHILLIPS BROOKS, RECTOR OF TRINITY CHURCH, BOSTON.

From the moment when we met this morning, my friends, every one of us has realized how impossible it was for us to look forward without looking back. It is so in every great and critical moment, in every moment which brings to a focus that which has been, and then opens up the prospect and the promise of that which is to be. But it has been especially so here; and as I stand for a very few moments where I count it a very great privilege to stand, in the place in which he has so often stood whom we counted the foremost preacher of America and of our land and of our times, I cannot help feeling with what beautiful fitness our minds have ever been turning from the bright prospect which is opening before this church to the bright promise in history which lies behind it. You have had in Plymouth Church the greatest preacher of America and of our century, and whatever has been said with regard to the abundance of his power and the vast diversity of his gifts, it seems to me that the feeling which we have to-night—that we have had all to-day as we have thought of him—has been the simplicity and the power that belonged to him, and it is in the simplicity of the past and in the simplicity of the future that the great power of Plymouth Church abides. Mr. Beecher was many things, but he was in everything the Christian preacher, and the one greatest of all things, it seems to me, which this land has to thank him for is that he has borne testimony—a testimony which shall be heard forever—to the greatness and dignity of the Christian preachership. I do not mean simply by the uttering of sermons, tho they were fine, and no sermons have been heard that were like his; but he has declared that everything the Christian minister does in every department of his work, whether it be in the administration of charity, in the management of parochial machinery, in the administration of the Christian sacrament, in everything he is the Christian preacher manifesting the power of the Christian preachership and the administration of the Christian Gospel. In everything he is making felt upon mankind the power of the eternal Christian truths of the fatherhood of God and the sonship of mankind, of the love of Heaven and of the possibility of earth, and that which we look forward to is the regeneration of the Christian ministry in its great preaching power. Whatever your new pastors shall find to do, they shall be preachers forever and continually and, therefore, any one who in any degree and in any place is struggling with the work of Christian preachership rejoices in the past and for the future and is thankful for what to-day we have been prepared to look forward to and believe is to be.

The one thought that is upon my mind to-night is the power of that Christian preachership, with the large side of it as I have just tried to remind you, which, with the abundance of the ways of its exercise always concentrated itself in this great power of the human voice by which the man always attached his soul's belief to other souls, which, making it their belief, shall find in it the power of their life; but having its essence in this that the Christian preacher must have his nature open upon both sides, upon the one to God, and upon the other side to man. All missing things are to be supplied by truth and the God who comes through truth to men. All communication between God on one side and human nature and its needs on the other side, is of the essence of the Christian preachership. And so it is in the great preachership of the past and in the rich preacherships of the future that we rejoice that we are able to stand here and congratulate Plymouth Church to-day.

It seems to me the one thing we want to assure ourselves of, my friends, is this, that there is no problem before the Christian Church and the world, however puzzling it may be, however it may seem to be puzzling to the most ingenious of our thoughts, that does not really, must not really find its solution ultimately in the increased energy and power, the increased energy and strength of the Christian ministry, and most largely the Christian preachership.

What are the problems that are before the Church to-day? I would not think for one moment that there is anything strange in the fact that I should have the privilege of standing before you to-night, that there should be anything strange that a man calling himself by one Christian name should say Godspeed to a brother of another name as he starts forth on the great road of a ministry like this; but we do know how men whose hearts are one, are separated in their divided lives; we do know how denomination draws itself apart from denomination, each bearing its different name and waving it upon its banner as if it were the sign of a separation and not of a common loyalty to a great master and a common cause. Is there anything that is going to bring our broken Church together and make it one great body of Jesus Christ? With all my heart I believe it is nothing but a deeper fidelity within the Church, a more complete energizing of every one of these particles of the Church. It is not by arrangements, it is not by pronunciamentos, it is not by constitutions, it is not by conventions; but when every part of the Church shall be fired by the furnace of its spirit with consecration to the Master, with love of his truth and with entire love of the souls of men, there shall be nothing left of the disunion, the disruption of Christendom; but the great Christian union shall build itself with the perfect fidelity of the entire inspired Church.

And what is another question that is before us perpetually? It is the question of the separation of dogma and life. Men are driven foolishly to say on one side that dogma is everything and on the other that life is everything. As if there could be any life that did not spring out of truth! As if there could be any truth that was really felt that did not manifest itself in life! It is not by doctrine becoming less earnest in filling itself with all the purity of God. It is only by both dogma and life, doctrine and life, becoming vitalized through and through that they shall reach after and find another. Only when things are alive do they reach out for the fullness of their life and claim that which belongs to them.

What is another problem that is before us? The relation of the Christian Church to this great human world. It is not separate from it. It has no business here except when it represents the ideal of that life which is in reality all around us. The Christian Church is nothing except a specimen of that which all humanity ought to be struggling to be. The Christian Church, if it completely realized itself at this moment, would be nothing except the fulfillment of that which is the possibility of all mankind. Let the Christian Church, then, be energized; let it be full of its virtuous spirit; let it be animated with all the love of truth, the love of God and of the world, and then how it shall reach out and claim in unsuspected places those things which belong to it. Wherever there is the power of God, wherever there is the wisdom of God, that is to say, wherever there is the essential Christ, the Christ that is manifest and historic in the soul, the Church shall send forth its claim and say "That belongs to us."

One of the strangest and richest phenomena of the future is going to be the Christian Church finding herself where she least expected to find herself; but she will find it not by less believing but by more believing in herself and in the power of the Christ whom she serves.

It is because these vast problems are pressing upon the souls of men; it is because of the separation of Christian from Christian under different names; it is because of the separation of doctrine from life, as if those were antagonists which are part of one living whole, neither of them having any real existence except as it is welded to the other; it is because the Church stands off from the world when she ought to be forever claiming the world and finding the power of her own life in that humanity of which she simply represents the divine ideal, the purpose and the ultimate perfection; it is because those are the great questions that are on the soul of man to-day, those questions which, once settled, the world shall have come to the fullness and completeness of its life; it is because of their earnest ministry, the consecration of devoted men, that we rejoice to-day to see two consecrated men giving themselves in this great field, sanctified by all the past and opening out of all the past such a rich and glorious future—that we rejoice to see them consecrating themselves and receiving the cordial welcome of the Churches as they begin their work.

The next twenty years of the Christian ministry may be something in this world such as no ministry has been in any twenty years of the past. For the next twenty years and many years more to come, if it pleases Him, may God's blessing rest upon these brethren of ours who to-day are made the ministers of Plymouth Church. [Applause.]

ADDRESS OF DR. ALEXANDER MCKENZIE, OF CAMBRIDGE, MASS.

I find myself quite sharing in the hopeful views of my friend who has just been speaking. Indeed, one has been impressed all day, I think, with the intense reality of everything, how practical this service is. Every word that has been spoken seems to have come from the heart, and to be laying itself down upon this great and needy world, that in some way it may lift it up into the fulfillment of its destiny. And I found myself asking again and again as this day has gone on, what it is that this Church is to do, what it is to be, what it is to stand for, what it is to give to the community. And when the mind runs out on to the thousand activities which have been touched upon and sketched to-day, I find that I come back of all these special things that we are doing to what seemed to me to be the grand truth which we need to repeat, and to again repeat, as standing within this church to mark its character and its power, and as embodied in its life and power that it may be still felt in this great community of which it is a part. It seems to me that there is nothing in the world that the world needs so much to-day as to know God, to see God, to feel the presence of God; and no man hath seen him at any time, neither can see him. The only dogma sent me is in the bosom of the Father. He hath declared him, and if you know God and Jesus Christ whom he hath sent, this is eternal life. There can be nothing so sublime, there can be nothing so profound, there can be nothing so vital to every interest in this year and in the centuries that are before us, as that we should know God, that we should make others know God, that this divine presence which is about us should be realized in the thoughts and in the lives of men. Now, it is precisely this which the Church stands for. When Jesus said: "Ye believe in God," he uttered a truth that might be repeated to-day; and when he said: "Believe also in me," he uttered a commandment which has been fulfilled to-day. We stand beyond the Apostles to whom he spoke that day, for we believe in God and Jesus Christ whom he has sent; and this always, this everywhere, this in any man's being, this is eternal life. And this, I suppose, we may take for granted the Church feels, this the Church holds as its great and peculiar treasure. Not that any man realizes it as he ought, not that any man lives in the force of this truth as it is possible for him to live, but that we are in some measure possessed of it; that what light we have springs from it, that what principle and promise we cherish depend upon it, and that our work in the world is to be witnesses for God.

We never can come to the fullness of the incarnation; we never can be sure of any man. He that hath seen Him hath seen the Father. If it can be true, and it must be true as our Lord himself hath taught us, that we can let our light shine before men so that men shall forget us and think of God, and there shall come to us that uttermost renown to be lost in oblivion

while God lives and reigns in conscience and consciousness of light.

Now, we do not quite comprehend this. I am sure we do not quite feel this that we are always confessing that there is a Presence filling this house closer to us than the air or the spirit within the air. We have not listened, perhaps, to that prophetic, that mighty saying, of the great English singer, that God is never so far off as even to be near. The moment one comes to feel this thought then life changes, the very blood in its forces quickens, the spirit grows firmer, the eye brighter, the voice stronger, the whole life is inspired and becomes an inspiration. Why? Stop for a moment; pause long enough to think that God is here. Nearer to you than the friend at your side, nearer to you than your own thoughts, so near that nearness is remote. And God is here. That is what we have say; that is what the world does not know. Whatever it may reason, whatever it may believe, the world does not know. It wakes from its sleep so often as it wakes from its sleep to say, "Surely the Lord is in this place and I knew it not."

To stand then and manifest this truth, to speak it with the lips, to illustrate it in the life, to make those who listen to us hear it and those who believe in us believe it, this is the mission and ministry of life, and for this, this church stands—stands in its great entirety of its membership, stands in its divided personality so that in a thousand places at the same time it may be saying "Lo! God is here." This single church in a thousand places at the same instant, can be making a thousand men think of God.

It is to go out, then, and along these busy thoroughfares to stop men for a moment and whisper to them, "God is here." It is to go down into the laboratory of the chemist; it is to go where the scholar pores over his books; it is to go at midnight up into the lonely watch-tower where the bold adventurer works among the bright dissevered worlds and loses himself among the splendid stars; to go down into the workshops and talk to the masters, talk to the workmen; to go into the palaces and into the hovels, to go where the feast is spread and the scant crust is on the table; to say everywhere, over and over again, "God is here. God is here."

Think what it must mean. Suppose one comes into the full realization of this truth and it becomes the habit of his mind to think of it? Suppose that following the teaching of Him who has revealed God and who has made it one part of God's revelation that the Almighty desires to have every man enter into his inner chamber and close the door, for God has something to say in that intercourse of God alone with the man? Suppose one follows this, how can it be that there shall not be in this intercourse behind the closed door of the inner chamber such union as will refresh and invigorate the soul, and a man shall come out; and they that look upon him shall see that his face is shining?

We have had many men in history. I think you may search human annals with a candle to find a solitary man who has had a great, strong influential spiritual life who has not spent some of the most sacred hours of life in the inner chamber. No one but God and the child of God. You find it in great men. You find Albert Barnes, whom we sometimes feel behind our times; and so far before his times that they silenced him for his teaching, confessing in his old age: "If I have gained anything on the one hand; if I am a better minister; if I have gained anything of truth, it has come from those early morning hours in my study in the church when I have held communion with God over his Word." You find it in a greater man, the man who perhaps beyond all English teachers has impressed himself upon the thought of our times; you find him, this marvelous teacher, this wonderful preacher, more mighty perhaps through his books than with his spoken word awaking at morning that he might talk with God, awaking at midnight that he might talk with God. They came upon him sometimes, his son says, opening the door carelessly, as he rose from the altar; his altar was a chair, on it lay his Greek Testament, his hands had been pressed into his eyes till it seemed as if his eyes were driven back into his head. What wonder that a man who held such communion with God should be the mighty teacher that Maurice must be to the end of time.

I am told that a man somewhere wandering in the woods found himself far upon a cliff. He did not know where he was. Standing upon its upper part, he looked down to see if he could anywhere detect his way or find any one who should speak to him. Far below there came a solitary man walking along, looking up into the light, his head bared, while he held communion with all that was about him, and the stranger watched him. He came steadily on. He came where, under the trees, he could get the vision of the clear heavens. He bent his knee. He lifted up his heart. He lifted up his voice. He saw God. He heard God. He spoke to God. He came down from that mountain, and what wonder that you have said of him what you have been saying to-day—what wonder that he made this temple the House of God, what wonder that there are tens of thousands of men to whom he revealed God, whom no man hath seen at any time, nor can see, who reveals himself through the hearts that love him, and through the lives that serve him.

But what comes of it? It is not the mere revelation of God as the Creator. It is God coming nearer to us than that. There may be this close, this protracted communion with him within the closet; there may be the more ripe communion with him: but it cannot be that any man sees God. It cannot be that we have seen God, but there comes into our lives a force, an augmenting force that was not in our lives before. Say it to these men along the streets; it is what Plymouth Church is for. Say it to these busy, tempted, struggling men and women; say it to these young men who are carving out eternity with their strong hands. What comes of it? Tell them that they have a Father and that that father is here. They are not old, they are not orphans, they are not poor. Show them as best you can Show them that if God is every man's father, then every man is every other man's brother. I do not believe you will ever preach the brotherhood of man to men until you have preached the fatherhood of God to man. Begin at the upper side: follow Nature, follow history, follow philosophy, follow common-sense. God is our father, my servant, my master: and we are brethren. And when that thought comes down into the minds of men, there has entered into them a thought that must relieve and uplift them, and teach them this preserving care of God. The sparrow that upon the house-top finds its beak embedded in the snow and the frost lying heavy upon its feathers, there shall not one sparrow out of a thousand million sparrows fall, and God shall not know it. There is not a man in Brooklyn who is not worth more than all the sparrows that ever lived, ten thousand times more than all the sparrows that ever fell. And who will despair; who will turn in despair, dismay, suicide, defeat, so long as there is about him this preserving power and guiding power and governing power. The world given over to confusion! Not at all. Men love to work out their own futures. Wrong upon the throne, right upon the scaffold? Not at all. Only to the accident of the time, the chance cloud that happens to be passing.

We hear at times a Sentinel, who moves about from place to place and whispers to the vast space around the world that all is well. And no man despairs, no man lies down defeated, no man slacks his hand till he has lost his faith in God; and no man in all the district committed to this church turns to dismay as long as the thousand members of this church in a thousand different places are witnessing to the presence, to the providence, to the governance of God. And if we rise to those higher things and look within this air that is about us that is full of God, we find the love, within the love the sacrifice, God's agony, the Lamb slain from the foundation of the world. We have not made too much of the appeal to men; we have not made enough of the redemption of Christ. It does seem to me sometimes that what we need to preach to-day in preaching redemption is that suffering of God before the world was. To my mind out of all comparison the most touching part in the parable of the prodigal son is not the son hungry—I am glad that he was hungry; it is not even the son coming back; the most touching, the divinest part of that parable is that father waiting, that father longing, that father going out, turning his eyes down the road, running, seeing his boy, falling on his neck, kissing him, bringing him the robe, the ring, the shoes he had kept ready and the calf he had been fattening, falling on his neck and kissing him again—the fatted calf, the fatted kiss.

Let men feel that God loves them and they have felt more than the cross alone can testify; it is the eternal love that is crucified; it is Jesus, God's love, that gives itself for us. It is God so loving the world that he comes down where the world is that he may save it. And this appeals to them. If anything will call them, this will call them. Men are not very often driven to God by the husks or by the nakedness or sorrow of life. What brings men back? Many things. I do believe that if there is anything within the whole compass of thought that will make a runaway boy come home, it is the thought of his mother standing day and night in the door watching for him; it is the thought of the father looking down the road and running to meet him. Stand for God in his eternal atonement, and you stand for God who has saved the world. And so it is. I need not prolong the illustration. I am sure that we shall feel the marvelous power that is in it, feel the wonderful mission committed to this church, the wonderful opportunity of this day falling upon two men, falling upon twenty men, falling upon a thousand men and women here to sustain and show God in anticipation of that divinest moment to which Revelation points us, the highest vision that we have of the eternal glory is along the line of vision still comprehending God, seeing God.

Brethren, the loftiest sentence touching human destiny and human immortality, the loftiest sentence in the Bible is this: "Beloved, now are we children of God." And it doth not yet appear what we shall be, but when it doth appear we shall be like him, for we shall see him as he is. [Applause.]

Dr. Meredith: It is, as I understand, forty-three years ago since there was an installation service in Plymouth Church. Forty of those years have been filled up with that marvelous ministry that is familiar to every thinking man the world over. I look down here to-night, and I see the face of the man who preached the installation sermon that night, and he was forty-three and more years old, then. During all these years God has continued his life, and it is a real pleasure to see his face here. Dr. Beecher, God bless you [applause], and fold you with your dear companion in his own arms, and make the sun of Heaven shine brighter and clearer on you every day you stay here, and every day until you pass out into the eternal sunshine of God. [Applause.] I have now the very great pleasure of introducing to you the Rev. Lyman Abbott, D.D. [applause]; and I want to say something for him. You are all looking at him, every last one of you, and you know him perfectly. He is looking into two thousand faces. Now don't get grumpy if he doesn't know you the next time he sees you on the street; but walk up and introduce yourself, and tell him that you belong to his church. [Applause and laughter.]

ADDRESS OF DR. LYMAN ABBOTT.

That might be very much needed counsel in some places; but it isn't in Plymouth Church. I am not going to make a speech this evening—it would be quite out of the question—but there are two or three simple things that I want to say.

In the first place, I want, in the simplest possible words, to welcome, in the heartiest and most emphatic manner my associate in the Gospel ministry, Mr. Howard Bliss, to his work among us. I am not going to give you, my dear brother, the formal hand of fellowship on this platform, because you and I have grasped hands more than once in informal shakings, in genuine, earnest fellowship before now. I have long known him to love and to honor him. When I knew that I was coming to Plymouth Church, and that I was to have an assistant—without the promised co-operation of one, I wouldn't have undertaken single-handed this work—my first thought turned to him, and I gladly waited myself the year, and I am very glad that Plymouth Church had faith enough in my judgment to wait also a year for his coming. If you knew his Christian fidelity, his earnestness of consecration, his genuineness of faith, his simple manliness and that broad and comprehensive sympathy, quick and responsive which we call tact, you would have given even greater felicitation to me and to our people than you have done. I want also to indorse in the strongest possible terms what I was very glad to hear said in the other room by Dr. Donald, and glad to hear said again on this platform by Dr. Whiton, that I welcome Mr. Howord S. Bliss to a cordial and united work in which there shall be neither superiority nor inferiority, but a common fellowship in the pastorate of this church, and in the work of the Lord Jesus Christ.

Then I want to say another word. Dr. Hastings told me that on one occasion some elders came to him to ask him about the qualifications of a certain young man for the ministry, and he spoke highly of the gentleman; and after he had got through describing the qualifications of the minister he said, "And he has a most excellent minister's wife." "Yes," said the elders, "perhaps; but we don't call the minister's wife." "No," said Dr. Hastings, "I know you don't call the minister's wife, but you will find she will come." [Laughter.] Now, I also want to say, brethren in this Council, that if you knew what two admirable minister's wives you have been installing to-day you would be pleased. [Applause.] Well, I am glad you take it on trust.

And then there is one other thing I want to say. Plymouth Church has rightly been supposed to stand for the liberty of the churches. It has done so in the past, and I think, if the exigency should arise, it would be found able to do so in the future. We believe in the right of a church to form its own creed, administer its own discipline, and regulate its own affairs. We also believe, I think—I do—in the right of any number of churches to combine together and form a larger organization with the same liberty that belongs to the individual one. If they do that they surrender some of their individual rights for the benefit and advantage that accrues from the more compact organization. But we do not believe that those rights of individual liberty are ever to be taken from them unless they surrender them deliberately and of purpose for the benefit of the larger organizations.

We also believe in fellowship of the Churches. It would be very strange, brethren, if we did not. We remember how, in a time of great trial, men and brethren came from all over this country and remained in this church, not a few short hours, nor one short day, but day after day and day after day, that they might sustain our hands and encourage our hearts and help and strengthen us in our sorrow and in our struggle. It would be very strange if we did not believe in the fellowship of the Churches. And we remember another time—our memory would be very short if we could forget it—when on this very platform there stood representatives, not only of every evangelical Church, but of some churches not counted evangelical, that brought here their sympathy and their fellowship and their words of comfort and inspiration in the hour of our great and overwhelming sorrow. It would be very strange if we did not believe in the fellowship of the Churches.

I am a busy man measurably, and I think I can understand in some measure what it means when such busy men as those I see before me and those that are on the platform here, turn aside from their hard work, and sacrifice that which is the most precious of all things to an over-worked minister, hours and even days, for the sake of Christian fellowship. Brethren you must not go away from Plymouth Church without a word of thanks, first, from me personally for your kind friendship to me, and then in the name and on behalf of Plymouth Church for your fellowship with Plymouth Church, and last of all, and most of all, for Plymouth Church and for me for the warm, sacred, the ever to be remembered words you have spoken here through your representatives concerning the pastor and teacher who has gone from us only to beckon us on to follow him. We thank you heartily, sincerely, simply. I am sorry there are no more eloquent words and no more eloquent speaker to render our thanksgiving to you. [Applause.]

The Sunday-School.

LESSON FOR FEBRUARY 2d.

JESUS BROUGHT INTO THE TEMPLE.—Luke II, 25-35.

NOTES.—"*Simeon*"—"Listening"—no name could have been more appropriate for this aged saint.——"*Looking for the consolation.*"—It is a fact that many were expecting the Messiah. This was a universal hope and not confined to Palestine alone. But there false Messiahs were springing up from time to time, and so many had deluded the people before the time of Christ that persistence in faith became a test of high character.——"*Lord's Christ*"—a beautiful name—"the Lord's annointed."——"*And he came in the spirit into the temple.*"—It was an unusual hour for him to visit the temple. An inner force, different from his own caprice, impelled him thither. The Revised Version "in" is much better than the Authorized "by"; it is a more subtle, a truer translation.——"*After the custom of the law.*"—Jesus was now forty days old and it was the legal time for the dual ceremonial: viz., the purification of the mother; the other was the redemption of the first-born by the payment of five shekels. It was after this official presentation of the child in the temple that Simeon uttered his *Nunc Dimittis*.——"*Falling and rising.*"—Falling of many political hopes in Israel, and rising into a new, unhampered spiritual life.——"*For a sign.*"—A miracle, a wonderful work. Christ's life was the greatest miracle of all.——"*Yea, and a sword shall pierce through thine own soul.*"—Most commentators interpret the torture as coming to Mary. This is perhaps the most natural view to take; but suppose that at this point Simeon turns to the babe and utters this prophecy to him. The word sword has been rendered "spear" by some ancient Oriental lexicographers. Then this becomes a wonderful prophecy of Christ's own death by the Roman spear or lance. It was Christ's death that became the searcher of the thoughts of many hearts.

Instruction.—There is no finer pathos in the New Testament than this flashlight picture of this patient, good old saint. There is the impression given that there were very few of them in Jerusalem, and that he was correspondingly conspicuous. Let us see what are the marks of a Christian saint.

First he must be righteous. This is morality distilled into Christianity. It is the sense of rightness that is the keynote of the character and the inspiration of a life. It is the doing of the right, not because it is ethically right, but because it conforms to the example and to the all-pervasive spirit of Christ. The righteous man is not content with mere religious observances, but the countersign of his heart and his life are the words of Jesus. His integrity is perpetually on honor and always in commission.

Then he must be devout. The Greek word expresses to some extent the caution of one who is scrupulous on the religious side. In these fast days the severest test of fidelity to God is to err on the side of the right. He who sincerely devotes his influence as well as himself to the side that Christ would have chosen, when questions arise that are exceedingly difficult of solution, and when it seems that to do the doubtful thing is not really wrong. Such a one is a shaft of strength.

But the most interesting distinction is that he must be looking for the consolation of the people of God. Christ has not yet through his mission delivered us from all evils. The Devil takes to himself new masks to betray each generation. But the power of Christ's word shall surely conquer in the end; and it is that faith in the virility of pure Christianity, that hope in the might of God and his people against evil that must be, in these stirring and wonderful times, the characteristic of the Christian saint.

Simeon was driven by the Spirit into the temple. The very fact that he found himself in the sacred place was a good proof of its really being the Spirit that guided him. There is no finer decision to be made in the Christian life than that of the source of our impulses. "Led by the Spirit" is a too common excuse for an outrageous piece of folly. The test of the Spirit is that it always leads to Christ in a wise, holy, honest way.

Every one has his own ambition to accomplish before his death. "More life" is a cry that generally means more successful work in a particular direction. Civilization has been thrilled by reading the diary of Marie Bashkirtseff. Her rapturous thirst for beauty and for the life and power to express it is but representative of every human heart's desire. Where most conceal she dared to show. But behind this longing that is purely individual and temperamental is the deep, the broad, the inevitable, the insisting, the fiery eagerness to know the essence and meaning of the beauty of holiness before one dies. That longing is not limited. Every heart in the world has it in a lesser or a greater degree. It is one of the proofs of an immortal being. Christ in the simplicity of his high life, in his example, and by his encouragement to follow him, has given the only satisfaction to this longing. Simeon felt this; and when his eyes saw the child he was at peace. We feel it and can only be content when we see the Saviour of the world. Then we can die at rest; for death is robbed of her sting.

It was really more important to have the Gentiles, the outsiders, the heathen enlightened than the Jews. The former never had a chance, the latter had a religious monopoly for many generations. The same importance obtains to-day. Foreign missions are not carried on to swell the year book and to convert from one religion to another, but to give to men the *best* the world affords. That is glory enough for us. If the Zulu or the Korean wants to join our church when he has the highest type of truth explained to him, all well and good. The point is that he is lightened. That is what Christ came for.

Christ is a revelation of one's thought to one's self. Some substances are only dissolved by a very powerful acid. Some hearts become simplified only through a strong incentive. Here is duty. Here is inclination. What shall I do about it? What position shall I take? And God knows I must take one or the other. Thus the Gospel forces us to a decision. May it prove the saving one this year!

Ministerial Register.

BAPTIST.

ALGER, N. W., Bellows Falls, Vt., resigns.
BOGART, ALBERT, Woodside, L. I., died Jan. 15th, aged 65.
COULSTON, T. P., Frankfort, ch., Philadelphia, Penn., resigns.
DEVAN, THOMAS, D.D., New Brunswick, N. J., died Jan. 16th, aged 81.
JONES, JAMES W., St. Cloud, N. J., died Jan. 13th, aged 75.
KEMPER, J. F., Louisiana, called to Woodville, Mo.
MINER, GEORGE W., Mystic River, Conn., resigns.
ROGERS, HENRY A., Worcester, Mass., accepts call to Des Moines, Ia.
SHERMAN, T. H., Van Horne, Ia., accepts call to Parker's Prairie and Berean, Minn.
TITUS, G. B., Saco, Me., called to Great Falls, N. H.
VINAL, F. A., Vassalboro, Me., resigns.
WOODSUM, A. E., Milford, N. H., called to Chelsea, Mass.

CONGREGATIONAL.

ADAMS, BENJAMIN S., Glover, called to E. St. Johnsbury, Vt.
ANDERSON, ASHER, inst. January 19th, Meriden, Mass.
BROWN, AMASA A., Mitchell, S. D., resigns.
BURTON, HORATIO N., Lyndon, Vt., resigns.
DELL, Rev. Mr., Evangelical Lutheran ch., Oswego, called to Oswego Falls, N. Y.
FRENCH, J. A., inst. Jan. 14th, Flushing, L. I., N. Y.
HARRIS, THOMAS J., So. Hero, accepts call to Hinesburgh, Vt.
JENKYNS, EBENEZER H., Hopkinton, called to Copenhagen, N. Y.
KINCAID, WILLIAM M., Baptist, accepts call to Sioux Falls, S. D.
LOVE, ARCHIBALD L., Putnam, Conn., resigns.
McMILLAN, PETER, inst. Jan. 15th, Woodstock, Vt.
MILLIGAN, JOHN A., Cherry Hill ch., Omaha, Neb., resigns.
MINTZ, BENJAMIN D., Letcher, S. D., resigns.

PRESBYTERIAN.

BLACKBURN, J. I., inst. January 15th, Covington, Ky.
BUCHANAN, T. M., Oskaloosa, called to Bethel, Kan.
BURLISON, J. H., Louisville, Ky., resigns.
DAVIS, J. A., inst. January 15th, Hempstead, L. I., N. Y.
ECKLES, MARVIN J., Salisbury, Md., accepts call to Bradford, Penn.
HUGHEY, A. S., Auburn, N. Y., resigns.
JONES, PLATO T., Red Wing, Minn., called to Escanaba, Mich.
LEWIS, HENRY A., Southampton, accepts call to Smithtown, N. Y.
MILLER, T. C., Union Theol. Sem., accepts call to Woonsocket, So. Dak.
MORTON, S. M., Jacksonville, accepts call to Mattoon, Ill.
PHILLIPS, J. K., Union Springs, N. Y., resigns.
PORTER, T. J., Murraysville, Penn., resigns.
SCHANK, J. O., Rushville, Mo., died Jan. 17th.
TRESSLER, MARTIN L., Rensselaer, Ind., accepts call to Buchanan, Mich.
VOEGLIN, F. E., inst. January 23d, Zion ch., New York, N. Y.
WILLETTS, A. A., accepts call to Dayton, O.

MISCELLANEOUS.

ALVORD, O. H., Univ., Mansfield, Penn., called to Ridgeway, N. Y.
BELL, E. K., Luth., Cincinnati, O., becomes Editor *Lutheran Evangelist*.
BOGGS, G. W., So. Pres., Fulton, accepts call to Mason, Tenn.
EGGLESTON, T. O., Unit., inst. recently at Hubbardston, Mass.
FENN, W. H. Unit., ord. January 8th, Pittsfield, Mass.
FLICK, ALBERT, Unit. Pres., Allegheny, called to Fairview, Penn.
KROB, H. F., Luth., Lynkens, accepts call to churches in York Co., Penn.
McAYEAL, H. S., Unit. Pres., East Greenwich, N. Y., resigns.
PESSETT, O., Luth., Theresa, Wis., resigns.
PRESSBY, MASON W., Unit. Pres., Philadelphia, Penn., called to South Argyle, N. Y.
THOMAS, E. E., inst. Jan., 6th, 2d Reformed ch., Tarrytown, N. Y.
STONE, HENRY, Adventist, inst. January 6th, Wallingford, Conn.

Literature.

MINOR NOTICES.

The Story of Emin's Rescue, as Told in Stanley's Letters, published by Mr. Stanley's permission, and edited by J. Scott Keltie, Librarian to the Royal Geographical Society (Harper & Brothers. 50 cents), is an English compilation called out by the demand for a popular account of Stanley's last achievement, in an inexpensive form. It is astonishing what a full, connected and satisfactory account of the expedition is contained in the few letters which have reached their destination from the chief. The map which accompanies the volume, tho inferior to the one published in the Supplement to *Harper's Weekly* for January 18th, is nevertheless correct and full enough to make the expedition as a whole plain. There remain gaps in the narrative which, tho not filled by the letters contained in this collection, might be from other sources of information now in our possession. We know, for example, more of the details of Major Barttelot's fate than this volume gives us. His own letter to Mr. MacKinnon, President of the Relief Expedition, received September 19th, 1888, brings the account of his perplexities and perils down to a date just before the final catastrophe. It was this letter which so recently deepened the anxiety as to Stanley's fate About four months later arrived Stanley's letter to Tippu Tib, giving the first news of his success in finding Emin Pasha. In the following November, last autumn, came the decisive telegram from Zanzibar, announcing the safe arrival of the whole expedition at Mpwappa, on the way out to the sea, fifty-six days from the Victoria Nyanza. The great delays which Stanley had suffered were in the 160 days in the Aruwimi forest, on a route never traversed before, and which he declares that no Arab slave-hunter has gone over except following him. Over this terrible ground he passed three times, coming back from the Albert Nyanza to search for Major Barttelot, commander of the rear guard expedition, and returning again with its shattered fragments to complete the rescue of Emin, with whom at last he emerged into comparative safety on the open paths to Zanzibar. It was on this route that he encountered the fierce Dwarfs of Wambutti, and held his men up against the cannibal tribes who inhabit the forest. The population of this region is a continual surprise. The country swarms with villages. Yet it is on the eastern skirt of this country that "Starvation Camp" is located, where Stanley reports that he and his men came nearer death by starvation than ever before, even in the tragic experience when just before the end of his first voyage down the Congo he sank back with his men exhausted, within a day's march of the Portuguese settlements. Aside from the rescue of Emin the results of this expedition are very considerable. It runs a line of exploration (three times traversed) across the dark center of the Congo Free States from the junction of the Aruwimi to Kavalli on the Albert Nyanza. It shows the country to be low and flat for about half the whole distance, or up to the Nepoko, there breaking into hills and rising steadily to its crest 6,000 feet above the sea in the water-shed which drops suddenly in a mile or two to the Albert Nyanza. The connection between the Albert and the Albert Edward Nyanza, discovered by Stanley in 1876, has been found to be the broad and full stream of the Semliki. What has become of the lofty mountain named by Stanley in his previous expedition Gordon Bennett is not clear. It looks very much as if it might be the same as the Mount Ruvenzori around whose base he marched for many days and which Lieutenant Stair climbed to an altitude of 10,000 feet. Stanley is uncertain, but, on the whole, inclines to the opinion that Gordon Bennett is a distinct mountain more to the south and east. Why he did not see it there is a question on which his letters shed no light and which grows yet more perplexed as we study his route on the map. The final verdict of the careful student who compares the results reached by this expedition with what had been done previously by Stanley and by others must be that by this last achievement Stanley has actually accomplished what in 1865-66 he said to the Russian officers he met in his Eastern expedition: "I'll see the heart of Africa yet before I die, and do something that shall be remembered." It is astonishing how rapidly the Congo State has been opened to the world. On the north a line of exploration has been run along the Mobangi-Mokua River. On the south the Lomani has been explored to within hailing distance of Nyangwo and Kasongo on the main line of the upper Congo. Stanley, whose indomitable energy opened the central path down the Congo has now surmounted the other hitherto invincible difficulty and marched three times over the route from the mouth of the Aruwimi to the Albert Nyanza. There remains a great interior basin south of the Aruwimi and east of the Congo, where the map is still for the most part conjectural. But so rapid are the discoveries here that a map is no sooner drawn than it has to be delayed for corrections before it is printed, and when published it is behind the latest intelligence. It is an interesting and gratifying result of these explorations that, tho the Mountains of the Moon which, in the maps of our childhood were stretched across Central Africa have disappeared, the tradition which gave rise to these fancies and which came down from classic times of lofty snowy peaks on the equator is substantially confirmed.

The Nineteenth Century, issued in this country in the original English form by the Leonard Scott Publication Company, New York, begins the new year with a brilliant number for January containing a dozen important papers by as many of the greatest of English writers, among them a discussion-provoking paper by Professor Huxley on the Natural Inequality of Men and particularly Jean Jacques Rousseau's view of it. Dr. Bamberger, a member of the Reichstag, writes on the German Daily Press; Mr. Gladstone contributes his regular paper this month on the Ministry of Lord Melbourne, which reads like the criticism of one Prime Minister by another. Two readable papers on Women come from the Countess of Jersey and the Countess Cowper, on Ourselves and Our Foremothers, and on the Decline of Reserve among Women. Robert Hunter on the future of City Charities; Marcus B. Huish on Ten Years of British Art; Absolute Political Ethics by Mr. Herbert Spencer, are other notable papers in the number.

The Fortnightly Review for January, issued in the original English form by the Leonard Scott Publication Co., opens with a Sequence of Sonnets, seven in number, on the death of Robert Browning, by Mr. Swinburne. Prof. John Tyndall contributes some Personal Recollections of Thomas Carlyle. The Bishop of Peterborough has an article on Socialism and Individualism, which has been the literary sensation of the month in England. Grant Allen brings together many curious facts about Sacred Stones. The number contains the first complete account of Portugal's Aggressions in Africa with a map which adds to the value of the paper. The Cretan Insurrection of 1889, and a Retrospect on Stanley's Expedition bring the issue to a conclusion.

LITERARY NOTES.

EDMUND H. GARRETT has a description of the Boston Clubs in the Supplement of *Harper's Weekly* for January 23d.

....Houghton, Mifflin & Co. have in press for early publication a volume by John Fiske on "Civil Government."

....Anna Fuller, a new American author of promise, will make her début with a short story published January 24th in *Harper's Bazar*.

....Prof. John D. Quackenbos, of Columbia, has in press a new edition of the "Illustrated History of Ancient Literature, Oriental and Classical." (Harper's.)

....Father Schleyer, of Constance, Switzerland, the inventor of Volapük, has published a prayer-book in that world's language. It is called "*Plekabuk Volapukik.*"

....The second volume of Justin McCarthy's "History of the Four Georges" is now in print. It covers the period from Walpole to Pitt and closes with the death of George II. (Harpers.)

....Fleming H. Revell (New York and Chicago), announces for immediate publication "Scripture Outlines and Bible Themes," by Wm. G. Carr, "The Shepherd Psalm," by the Rev. F. B. Meyer; "Studies in the Word for Training Classes," by Prof. Revere Franklin Weidner.

....The fortieth and final installment of the "Life of Lincoln" in *The Century*, and the supplementary papers published with it, will deal not only with the end of the Rebellion, but with the "Pursuit and Capture of Jefferson Davis," in contributions by General Wilson, Commander of the U. S. force, and William P. Stedman, an eye-witness of the capture.

....Cassell & Co. announce the early publication of a memorial volume of the late Henry W. Grady, compiled by his associate editors on the *Atlantia Constitution* and edited by Joel Chandler Harris. It will be a complete Life, and is to contain Mr Grady's best speeches, among others the very remarkable made speech two years ago at the New England Dinner in this city.

....The February *Scribner's* is to contain the first of two articles on Ericsson, by Col. W. C. Church, who has more than 12,000 letters and manuscripts of the great engineer in his hands. The same number will contain the romantic story of a "Minnesota Heir to a Serbian King," by Eugene Schuyler, and a sketch of Senator Valera, author of "Pepita Ximenez," by William Henry Bishop.

....In the *Popular Science* for February, ex-Pres. A. D. White will resume his "New Chapters in the Warfare of Science," writing on "Comparative Mythology." J. J. Menzies will have a paper on the most important problem before Congress this winter, "The Localization of Industries," and Henry George's taxation theory will be examined by Horace White under the head of "Agriculture and the Single Tax."

....*The Arena* for February is to contain, among other interesting matter, a full-page photogravure of Helena Modjeska in stage costume, together with a lively paper on *débuts* in her early dramatic career; a review of Henry George's paper on the "Rum Question" in the January number, by Gen. Clinton B. Fisk; a paper on "Ghosts of the Living and the Dead," by Richard Hodgson, LL.D., Secretary of the American Society for Psychical Research; and a paper by James T. Bixby on "Robert Browning and His Message to the Century."

....*The Church of the Puritans*, 130th Street, in this city, may be proud of the beautiful memorial they have published of their heroic struggle to build and pay for their house of worship. The book is published, as a sentence in the preface records, "that some who are building for God in other places through much tribulation, [may] light anew the torch of devotion at the fires which glow, however feebly, in these embers of the past." The artistic hand of the pastor, the Rev. Edward L. Clark, D.D., may be traced through the book, especially in the graceful and spirited sketches of the church building and its decorations.

BOOKS OF THE WEEK.

The Devil's Dream. A Temperance Story, Founded on Facts. By Evangeline B. Blanchard. 7¾x5¼, pp. 140. New York: Funk & Wagnalls..... 40

The Story of Tonty. By Mary Hartwell Catherwood. 7¾x5, pp. 227. Chicago, Ill.: A. C. McClurg & Co..... $1 25

An Iceland Fisherman. By Pierre Loti. 7x4¾, pp. viii, 332. The same..... 1 00

A Library of American Literature. From the Earliest Settlement down to the Present Time. Compiled and Edited by Edmund Clarence Stedman and Ellen Mackay Hutchinson. 10¾x7¾. In Eleven Volumes. Volume X, pp. 648. New York: Charles L. Webster & Co. Price per vol..... 3 00

Souvenir Volume. Illustrated. Three Great Events in the History of the Catholic Church in the United States. I. The Centenary Celebrations. II. Proceedings of the First American Catholic Congress. III. Dedication of the Catholic University. 13¾x10¾, pp. ix, 114. Detroit, Mich.: William H. Hughes..... 2 50

Evolution. Popular Lectures and Discussions before the Brooklyn Ethical Association. 8x5¾, pp. vii, 400. Boston: James H. West..... 2 00

The Psychology of Attention. By Th. Ribot. 8x5¼, pp. 121. Chicago, Ill.: The Open Court Publishing Co..... 75

Rudimentary Psychology for Schools and Colleges. By G. M. Steele, LL.D. 7¾x5¼ pp. xxiii, 264. Boston and New York: Leach, Shewell & Sanborn..... 1 00

The Students' Series of Latin Classics. Exercises in Latin Composition. For Schools. By M. Grant Daniel, A.M. Part II. 7¾x5¼, pp. 78. The same..... 60

Travels in France. By Arthur Young. During the years 1787, 1788, 1789. With introduction, biographical sketch and notes. By M. Betham-Edwards. 7¾x5, pp. iix, 368. New York: Scribner & Welford..... 1 40

Fanny Burney and her Friends. Select passages from her Diary and other Writings. Edited by L. B. Seeley, M.A. 8¼x5, pp. x, 351. The same..... 2 50

A Theory of Conduct. By Archibald Alexander. 7¾x5, pp. 111. New York: Charles Scribner's Sons..... 1 00

Word by Word. An illustrated primary spelling-book. For showing the construction of English words and training the vocal organs to clear enunciation. By J. R. Stickney. 7¼x5¼, pp. 112. Boston: Ginn & Co.....

Going on Pilgrimage. A Companion to "Pilgrims Progress" for Young Pilgrims. By Lucy Taylor. 7¼x5¼, pp. 188. New York: T. Nelson & Sons.....

Gloria Patri. A Book of Private Prayer for Morning and Evening. By J. R. McDuff, D.D. 7x5, pp. x, 287. The same.....

Sir Aylmer's Heir. A Story for the Young. By Evelyn Everett-Green. 7¼x5¼, pp. 215. The same.....

A Connecticut Yankee in King Arthur's Court. By Mark Twain. 8x7, pp. xiv, 575. New York: Charles L. Webster & Co.....

Constance Aylmar. A Tale of the Times of Peter Stuyvesant. By Helen Fitch Parker. With an introduction by Henry W. Parker. 7¾x5¼, pp. 247. New York: John B. Alden.. 0 75

Sylvie and Bruno. By Lewis Carroll. With forty-six illustrations by Harry Furniss. 7¾x5¼, pp. xxiv, 400. New York: Macmillan & Co..... 1 50

God in Nature and Life. Selections from Sermons and Writings of Walter R. Brooks. 8x6, pp. viii, 240. New York: A. D. F. Randolph & Co..... 1 50

Treasury Department. Report of the Internal Commerce of the United States for the Fiscal Year, 1889. Part II of Commerce and Navigation: The Commercial, Industrial, Transportation, and other Interests of Arkansas, Colorado, Dakota, Indian Territory, Kansas, Missouri, Montana, Nebraska, New Mexico, Texas and Wyoming. By William F. Switzler, Chief of the Bureau of Statistics, Treasury Department. 9¼x6, pp. xxxiii, 367. Washington, D. C.: Government Printing Office.....

The Evil that Men do. A Novel. By Edgar Fawcett. 8x5¾, pp. 332. New York: Belford & Co..... 0 50

Couldn't Say No. A Novel. By John Habberton, author of "Helen's Babies." 8x5¼, pp. 229. The same..... 0 50

Around and About South America. Twenty months of quest and query. By Frank Vincent, 9¼x6, pp. xxiv, 413. New York: D. Appleton & Co..... 5 00

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Old England. Its Scenery, Art and People. By James M. Hopkin. 8x5¾, pp. 359. The same..... 1 75

James Hopkinson, M.D. By Charles S. Gibson. 7¼x5, pp. vii, 275. New York: The Physicians' Supply Bureau..... 1 50

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Financial.

THE KNOX BANK BILL.

We published last week the bill prepared by ex-Comptroller Knox with reference to the National Banks. This bill, with some additions thereto, has since been introduced into the Senate by Senator Sherman, and, as thus amended, reads as follows:

"Sec. 1. That from and after the passage of this act every National bank now organized or which shall hereafter be organized shall be authorized to issue circulating notes as now provided by law in amounts not exceeding 75 per centum of the capital stock of each bank.

"Sec. 2. That not less than 70 per cent. of the circulating notes authorized to be issued by each bank, under this act, shall be secured by United States bonds at the rate of 100 per cent. upon the par value of such bonds, provided that of one-half of such circulation 70 per cent. shall be secured by a deposit with the Treasurer of the United States, under such regulations as may be prescribed by the Secretary of the Treasury, of gold coin or bullion or silver bullion at the current market price of such bullion at the time of the deposit. Whenever the market or cash value of bullion and of United States bonds deposited with the Treasurer is reduced below the amount of its circulation issued for the same, the Comptroller of the Currency may demand and receive the amount of such depreciation in other bullion, or in gold or silver coin, to be deposited with the Treasurer as long as such depreciation shall continue, or the amount of the circulating notes of such bank may be deducted by charging the excess of circulation to the redemption fund provided by section 3 of the act of June 20th, 1874.

"Sec. 3. That an account, to be designated as 'The National Bank Safety Fund,' is hereby authorized to be opened on the books of the Treasurer of the United States by reducing the amount of the National Redemption Fund $1,000,000, and crediting the amount to the said 'National Bank Safety Fund.' To this fund shall be added the duty of ¼ of one per cent. each half year upon the average amount of National bank notes in circulation, as provided in section 5,124 of the Revised Statutes of the United States.

"Sec. 4. That if any National bank, after the passage of this act, shall become insolvent, and any of the circulating notes of such bank shall remain unpaid after the bonds and coin or bullion of such insolvent bank shall have been exhausted, such circulating notes shall be redeemed and canceled and destroyed, as now provided by law, and the amount of said notes shall from time to time be changed to 'National Bank Safety Fund,' as provided in this act. But any deficiency in the proceeds of all the bonds, or coin or bullion, or of the 'National Bank Safety Fund' to pay such circulating notes shall be made good out of the assets and individual liability of shareholders of such insolvent National bank in preference to any and all claims whatsoever, excepting the necessary costs and expenses of the receiver.

"Sec. 5. That whenever any of the United States bonds held as security for circulating notes under this act shall cease to bear interest, such bonds, after thirty days' notice to the national banks which had deposited the same, shall be withdrawn and presented to the Secretary of the Treasury for payment, and the avails thereof shall be deposited in gold coin and bullion or silver bullion in place of such bonds as security for such circulating notes.

"Sec. 6. That whenever the amount in the National Bank Safety Fund provided for in this act reaches the sum of $1,000,000 the same shall be invested by the Secretary of the Treasury in United States registered bonds, and if upon the date of maturity of the United States 4 per cent. bonds the total amount of the said safety fund invested in United States bonds shall equal 5 per cent. of the total circulation then outstanding, the tax upon the circulating notes may be reduced by the Treasury of the United States upon the advice of the Secretary of the Treasury to one quarter of one per centum semi-annually, and the interest thereafter upon the bonds in which the safety fund shall be invested shall be distributed to the national banks in proportion to the amount of circulation then outstanding."

Mr. Knox, who has carefully studied the question, and than whom no one in this country is more competent to such study, as reported last week in the *Tribune* of this city, explained the practical working and object of this bill, as follows:

"The bill can best be explained by taking a bank having $400,000 capital. This bank will be entitled to $300,000 circulation, of which $105,000 will be secured by United States 4 per cents at par, and $105,000 by the deposit of gold or silver bullion, and the $90,000 remaining by the National Bank Safety Fund. The Safety Fund is based upon the principle that at least three-quarters of the National banks are managed with ability and under no circumstances are likely to become insolvent. One hundred and thirty National banks, having an aggregate circulation of $15,000,000, have failed during the last twenty-five years, or an average annually of $600,000. Thirty per cent. of this annual amount is $180,000. It is necessary to secure only that amount, and this is done by semi-annual contributions by the banks of the tax on circulation. It is estimated that the total amount of insolvent bank notes which will be necessary to charge to this fund up to the year 1907 will not exceed $4,000 000, and that the accumulations to the Safety Fund from the tax on circulation will net by that time at least $35,000,000, after having charged off the insolvent bank notes.

"If the Safety Fund should, by any possibility, be exhausted, the unsecured insolvent notes would be entitled to the preference in payment from the assets of the bank and the individual liability of stockholders. While the total of insolvent National bank notes during the last twenty-five years has been $15,000,000, the amount derived from the assets and individual liabilities of insolvent banks has been more than $16,000,000; so that these insolvent notes, if the banking system is conducted as safely in the future as in the past, would be secured without the Safety Fund. The amount paid to depositors, however, would be reduced, and the Safety Fund abundantly provides against such loss to depositors in insolvent banks. The profit upon circulation to the banks, under this bill, will be 1¼ per cent., derived from the interest on 4 per cent. at 2.15 per cent., sinking the premium, and from the interest upon the circulating notes, which are unsecured. In the year 1907, by reducing the tax upon circulation, one-half the profit on the same is not materially reduced.

"The silver features of the bill are that, with a circulation of $300,000,000, it provides for the use of $105,000,000 of silver bullion at the market rates. If this silver should decline 10 per cent. in value the amount would be reimbursed to the banks by the profit on the total circulation in three and one-half years. If the bullion should rise in the market 10 per cent. the bank would not withdraw the bullion for the purpose of realizing the rise, because it would lose the profit on circulation, not only on the silver bullion, but also on the total circulation. It would not withdraw the bullion, for the reason, also, that if, in the judgment of the Comptroller and the Secretary, the rise should be permanent, the bank would have the right to withdraw the excess of silver above the market value. So that it is believed that the $105,000,000 of silver deposited upon a circulation of $300,000,000 will remain permanently in the vaults of the Treasury. The Secretary and the Comptroller both recommend the repeal of the tax upon circulation, or its reduction to ¼ of 1 per cent.; but the banks would willingly continue to pay this tax if the circulation can be made to yield 1 to 1½ per cent.

We need hardly say to our readers, to whom we commend the observations of ex-Comptroller Knox on the subject, that we are in hearty sympathy with any legitimate measure, within the power of Congress, for the continuance of the National banks, substantially as at present organized, with power to issue a note currency, and with that currency guaranteed by the Government of the United States. And among all the sundry proposals to secure this end which have been made, we have seen no one that combines so many advantages, and is exposed to so few objections, as that of Mr. Knox. It would secure the end until the four per cent. bonds of the Government should be paid and called in; and this certainly is a desideratum. The banks would have an adequate motive for the continuance of their note circulation; and that circulation, as now, would be guaranteed by the Government on a basis perfectly safe for the Government. In a word, the plan of Mr. Knox has great merits in it, considered as a measure to continue our National Bank system with its currency powers for several years to come; and when it should become necessary to modify the plan by reason of the payment of all the four per cent. bonds of the Government, then this could be done as the wisdom of Congress, in the light of experience, should determine. The future in this respect must be left to take care of itself.

THE SEVENTH NATIONAL BANK OF NEW YORK.

At the annual election last week a radical change was made in the officers and directors of the Seventh National Bank of this city, which has attracted considerable attention in financial circles. Gardiner Sherman was elected President in place of O. H. Schreiner. Mr. Sherman is a graduate of the College of the City of New York, and has had a large experience in the banking business in Wall Street, having been at first a member of the firm of Mott & Sherman and for fifteen years a member of the Stock Exchange. In 1878 he retired from Wall Street and went abroad for eighteen months. He is a gentleman of considerable experience and wide acquaintance, and will now devote his entire time to the interests of the Seventh National Bank. He will be assisted by J. D. W. Grady, who will still act as Cashier, a position he has held for so many years.

The directors of the bank include gentlemen very well known in financial and business circles in this city, including James Hall, of Cooper, Hewitt & Co.; Henry A. Rogers, who is in the railway supply business in John Street; Harry B. Hollins, of the well-known banking-house of H. B. Hollins & Co.; H. Duncan Wood, the well-known banker; Henry R. Beekman, ex-Corporation Counsel and a member of the firm of Ogden, Beekman & Ogden, who are the Attorneys of the Bank; Frank H. Lovell, exporter, in Pearl and John Street; William H. Pulsifer, who is largely interested in the lead business throughout the United States, a gentleman of large wealth and recently from St. Louis, where he is still directly interested in the National Bank of Commerce in that city; John D. Crimmins, former Park Commissioner; and Harry I. Nicholas, of the banking-house of H. I. Nicholas & Co. The other directors are W. C. Whittingham, and Frederick Edey. The gentlemen who are the officers and directors own a controlling interest of the stock, so that they are directly interested in the management and growth of the institution. The old 7th Ward Bank received its charter from the State of New York in 1838, and in 1846 acquired the property at the corner of Pearl Street and Peck Slip, which it so many years occupied. The Bank, however, is now centrally located at the corner of Broadway and John Street. The first President of the bank was Walter Bowne, who was at one time Mayor of the City of New York. Some of the most reputable business men in the city, including the ex-Mayor, Daniel F. Tiemann, Peter Cooper and Abram R. Van Nest have been directly interested in years gone by in this bank. The bank was chartered as a national institution in 1865 and now has a capital paid in of $300,000. Its total resources, as seen in its last published report, were over $2,000,000.

SECRETARY WINDOM'S BILL.

The full discussion which has been given to the scheme propounded by Secretary Windom for the solution of the silver question, has shown an increasing approval in the public mind of the main points of that scheme, and it has been received with much favor abroad. We are glad to notice that a bill has been prepared by Secretary Windom embodying his views. It consists of fourteen sections, and is quite brief and comprehensive. We copy the following, which are the chief sections of the bill:

"Be it enacted by the Senate and House of Representatives of the United States in Congress assembled, that any owner of silver bullion, the product of the mines of the United States, or of ores smelted or refined in the United States, may deposit the same at any coinage mint or at any assay office in the United States that the Secretary of the Treasury may designate, and receive therefor Treasury notes hereinafter provided for, equal at the date of deposit to the net value of such silver, at the market price, such price to be determined by the Secretary of the Treasury under rules and regulations prescribed, based upon the price current in the leading silver markets of the world; but no deposit consisting in whole or in part of silver bullion or foreign silver coins imported into this country, or bars resulting from melted or refined foreign silver coins, shall be received under the provisions of this act."

Sections 2, 3 and 4 provide for the issuing of Treasury notes of denominations of from $1 to $1,000, which shall be receivable for customs, taxes and all public dues, and shall be redeemable upon demand by a certificate of deposit payable at one of the mints in silver bullion or gold coin, at the option of the Government.

Section 5 makes it the duty of the Secretary of the Treasury to refuse to receive deposits of silver bullion when the market price shall exceed $1 for 371.25 grains of silver. Section 6 makes it lawful for the Secretary, with the approval of the President, to suspend, temporarily, the receipt of silver bullion for Treasury notes at any time when he is satisfied that, through combinations or speculative manipulation of the market, the price of silver is arbitrary, nominal or fictitious.

"Sec. 7. That the silver bullion deposited under this Act, represented by Treasury notes which have been redeemed in gold coin or in silver dollars, may be coined into standard silver dollars or any other denomination of silver coin now authorized by law, for the purpose of replacing the coin used in the redemption of the notes."

STATE BANKS OF NEW YORK CITY.

We print in this issue the quarterly reports of some of the State banks doing business in this city. The particular attention of thousands of our readers will be called thereto, as the stocks of these banks are held by many of our readers throughout the country. No safer or more profitable investments can be found anywhere.

BANK OF AMERICA.

Resources	$20,017,905
Capital stock	3,000,000
Surplus	1,500,000
Undivided profits	283,372

BANK OF THE METROPOLIS.

Resources	$6,749,421
Capital stock	300,000
Surplus	300,000
Undivided profits	217,492

BOWERY BANK OF NEW YORK.

Resources	$3,666,151
Capital stock	250,000
Surplus	250,000
Undivided profits	187,200

ELEVENTH WARD BANK.

Resources	$1,479,510
Capital stock	100,000
Undivided profits	149,723

MOUNT MORRIS BANK.

Resources	$2,792,307
Capital stock	100,000
Surplus	200 000
Undivided profits	45,991

MURRAY HILL BANK.

Resources	$2,410,551
Capital stock	100,000
Surplus	250,000
Undivided profits	73,796

NORTH RIVER BANK.

Resources	$2,937,401
Capital stock	240,000
Surplus	99,229
Undivided profits	1,937

ORIENTAL BANK.

Resources	$2,996,758
Capital stock	300,000
Surplus	300,000
Undivided profits	64,873

ST. NICHOLAS BANK.

Resources	$4,008,565
Capital stock	500 000
Surplus	200,000
Undivided profits	6,246

MONETARY AFFAIRS.

The monetary situation is practically unchanged. Liberal Treasury disbursements and a moderation of general demands have, however, contributed to slightly easier rates, both in call and time money. The latter has ruled 5½@6 for one to six months, according to collateral, which lenders are discriminating against with rather more care. For commercial paper there is now a fair inquiry, and offerings being ample, bankers are quite satisfied with the outlook in this direction. Call loans were quoted at 4½@5 per cent., the easier rates being partly due to the inactivity of stocks. London is still the chief center of interest in connection with the money market, the low reserves of all the European banks, the Bank of France excepted, and the outlook for gold exports from this point making the course of affairs there of more importance than usual. The South American demands for gold are yet in prospect; and in view of the activity of trade and speculation in Europe, particularly in Great Britain, it is evident that the Bank of England must do something to preserve, if not increase, its stock of gold. The present official minimum rate, 6 per cent., has only been reached on two exceptional occasions; and thus far this rate has failed to attract gold to the Bank from outside sources. It is possible that London expects to obtain a supply from the United States, as gold usually leaves us in the early months of the year when our exports of merchandise begin to decline. Of course any large efflux of gold would be resisted here; it would be more to our advantage to send stocks and bonds so that much depends upon the feeling in Europe toward American securities. At present, therefore, the monetary outlook has its features of uncertainty, and opinions as to the future are very guarded. Mr. Windom's silver bill has been pre-

sented to Congress and was favorably received It hardly suited the radical silver element of the West, who seem offended at silver being ranked as a commodity. Eastern opinion is more favorably disposed than was expected to any silver measure, because the plan is far better than free coinage of the standard silver dollar. The chances of the bills passing are very difficult to estimate. Should the silver men accept it as the best they can get, there is a close probability of its passing. There is the risk of its being complicated with other banking and currency questions, particularly those relating to relieving the National banks of their present burdens. Both Houses are a unit in favor of enlarging the volume of currency; but whether this will be accomplished by Secretary Windom's plan or by putting the National banks in a position to supply the country's needs time alone will determine.

Stocks have been dull and neglected. The Reading affair proves an unexpected damper upon any bull movement. As expected by Mr. Corbin's friends be justified the policy of management in refusing to pay unearned interest, and tried to convince security-holders of the improved physical condition and earning power of their road. The bad condition of the coal trade, the consequent decline in Reading's earnings and renewed allegations that Mr. Corbin had diverted traffic from Reading to Jersey Central, in which he is also heavily interested, however, counteracted these statements; and an amount of discontent remains both here and abroad, which may result in renewed opposition to the Corbin management in case of there being no early improvement in the company's affairs. The market was also temporarily disturbed by rumors of a rupture in the Inter-State Railway Association, which dwindled down to the fact that re-organization is contemplated to better carry out original intentions. Chairman Walker's decision that the Union Pacific-Northwest agreement are in violation of the rules of the Association attracted little attention, for the reason that managers are not disposed to enter any contest when freights are plenty and rates already low. If traffic were light and rates high, the situation might be different; but powerful interests are behind both organizations, whose ends are best served by peace. The railroad situation generally remains satisfactory. Fifteen roads have reported an increase in second week of January earnings of 11 per cent., and seventy-four roads an increase of 10 per cent. for the first week of January. General trade has been somewhat interrupted by mild weather and the prevailing epidemic, which materially interfered with manufacturing in some sections of New England. As a rule, however, the volume of business is satisfactory.

The following is a comparison of the averages of the New York banks for the last two weeks:

	Jan. 18.	Jan. 11.	Differences.
Loans	$403,561,400	$400,347,000	Inc. $3,214,400
Specie	82,387,000	80,682,500	Inc. 1,704,700
Legal tenders	30,458,500	29,021,600	Inc. 1,436,900
Deposits	420,257,500	414,754,800	Inc. 5,502,700
Circulation	3,749,600	3,743,400	Inc. 6,200

The following shows the relation between the reserve and the liabilities:

Specie	$82,387,000	$80,682,500	Inc. $1,704,200
Legal tenders	30,458,500	29,021,600	Inc. 1,436,900
Total reserve	112,845,500	109,704,400	Inc. 3,141,100
Reserve requ'd against deposits	105,064,375	103,688,700	Inc. 1,375,675
Excess of res've above legal requirements	7,781,125	6,015,700	Inc. 1,765,425
Excess of reserve Jan. 19, 1889			18,029,550

GOVERNMENT BONDS.

Following are the quotations for United States bonds:

	Bid.	Asked.
4½s. 1891. Registered	104½	105
4½s. 1891. Coupon	104½	105
4s. 1907. Registered	126	126½
4s. 1907. Coupon	126	126½
Currency 6s. 1895	116	...
6s. 1896 Currency	118	...
Currency 6s. 1897	120	
Currency 6s. 1898	123	...
Currency 6s. 1899	125	...

CITY BANK STOCKS.

The quotations at the Board for city bank stocks were as follows:

	Bid.	Asked.
America	202	210
American Ex.	164	165½
Asbury Park	—	100
Bowery Nat.	300	—
Butch's & Drov's	185	—
Broadway	—	297
Chase	250	—
Commerce	270	—
Corn Exchange	240	—
Chemical	4100	4800
Central Nat'l	140	—
Continental	133	137
City	490	—
Chatham	300	—
Columbia	210	—
Citizens'	160	190
East River	165	115
Eleventh Ward	145	—
First Nat'l	2000	—
First National of Staten Island	110	115
Fourth Nat'l	165	167
Fifth Ave.	1100	—
Fourteenth St.	165	—
German Amer'n	128	130
Gallatin	265	—
Germania	270	—
Garfield	400	—
Greenwich	145	—
Hanover	[illegible]	300
Hudson River	145	—
Imp't's & Trad's	[illegible]	[illegible]
Irving	185	—
Leather Man'f	240	—
Lincoln Nat'l	[illegible]	—
Madison Square	100	[illegible]

	Bid.	Asked
Manhattan	185	—
Mechanics'	210	—
Mercantile	210	—
Merchants'	158	—
Merchants' Ex.	122	125
Market & Fulton	200	—
Mech's & Trad's	210	—
Metropolitan	—	10
Metropolis	325	—
Mount Morris	362	—
Nassau	160	—
New York	245	251
Ninth Nat'l	154	—
North America	180	191
North River	145	—
New York Co.	450	—
N. Y. Nat'l Ex.	135	150
Oriental	215	—
Pacific	175	
Phenix	140	150
Park	250	—
Peoples'	725	—
Republic	178	—
Shoe & Leather	152	162
Seaboard Nat'l	140	—
Second Nat'l	325	—
Seventh Nat'l	130	—
State of N'w Y'rk	—	114
St. Nicholas	125	132
Tradesmen's	90	96
Third Nat'l	130	136
Union	137	—
Unit'd States Nat.	215	—
West Side Bank	[illegible]	—
Western Nat'l	[illegible]	97

DIVIDENDS.

The Farragut Fire Insurance Company has declared a semi-annual dividend of five per cent., payable on demand.

The Fidelity and Casualty Company has declared a semi-annual dividend of four per cent., payable on demand.

The Standard Fire Insurance Company has declared a dividend of three and a half per cent., payable on demand.

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Offers its 10-year collateral trust Gold Bonds interest at 5 per cent. payable semi-annually at Importers' and Traders' National Bank, New York, secured by first mortgages on improved real estate in Eastern Nebraska, deposited with Farmers' Loan & Trust Co. of New York, Trustee. Correspondence requested

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HENRY W. YATES, Treas. C. B. SCHMIDT, Secretary

Madison Square Garden Company

First Mortgage 5 Per Cent.
30 Year Gold Bonds.
DUE 1919.
THE TOTAL ISSUE IS $1,250,000.
THE MERCANTILE TRUST CO., TRUSTEE.

The above bonds are a first lien and the only mortgage on the well-known Madison Square Garden property, the site of which is alone valued at $1,500,000 by R. V. Harnett.

The new building will cost over $1,000,000.

We recommend these bonds as an exceptionally safe investment, and offer a limited amount for sale.

Copies of the mortgage and prospectus may be had on application.

LADENBURG, THALMANN & CO.,
46 WALL ST., NEW YORK.

DENVER First Mortgage Loans, 7 and 8 per cent. Interest paid semi-annually in New York Exchange.

DENVER Business and Residence Property pay annually 8 to 12 per cent. net on cost, and daily increasing in value.

DENVER'S Population, 135,000; Mineral output $35,000,000; Agricultural products, $32,000,000; 400 Manufacturing establishments whose products exceed $30 000,000.

THOUSANDS of dollars from the East being invested Daily. Write for particulars to

CLARKE & CARUTHERS, Investment Bankers, 721 17th Street, Denver, Colo.

IRRIGATION INSURES

crops in Colorado. Sure crops make safe loans. Our loans are on irrigated farms, and are SAFE. We guarantee 7 per cent., and payment of Principal when due. Send for our Prospectus.

THE COLORADO FARM-LOAN CO.,
36 Equitable Building, Boston, Mass. | 7 Tabor Block, Denver, Colo.
E. ORCUTT, Pres. W. H. MITCHELL, Treas.
F. G. PATTERSON, Western Manager.

10% SYNDICATE INVESTMENTS 10%

With assured large profits.

8% REAL ESTATE BONDS 8%

With guaranteed interest and profits.

8% FIRST MORTGAGES 8%

City Property, Principal and Interest guaranteed secured as are no other mortgages in the market.

Send for Company Record and Circulars.

THE WINNER INVESTMENT CO.,
WILLIAM H. PARMENTER,
General Agent, 50 State St., Boston, Mass.

IOWA LOAN AND TRUST COMPANY,
DES MOINES, IOWA.

The Debentures issued by this Company are recognized by Investors seeking perfect security instead of high rate of interest, as among the safest investments offered to the public.

Refers to

Messrs. Hiram Dewing & Son, New York City.
Messrs. Morton, Bliss & Co., New York City.
Geo G. Williams, Esq., of the Chemical National Bank, New York City.
F. D. Gray, Esq., of the National Safe Deposit Company, Chicago, Ill.
F. A. Smith, Esq., No. 45 Milk St., Boston, Mass.
Also the Savings Banks and Investors throughout the East.

Correspondence Solicited.

JOHN M. OWENS, President.
H. A. COFFIN, Treasurer.

T. J. DOWNEN. ROBT. GIBSON.

DOWNEN-GIBSON INVESTMENT CO.,
PUEBLO, COLORADO.
CASH CAPITAL FULLY PAID IN, $25,000.

Investments in Real Estate made for non-residents. Placing First Mortgage Loans a specialty.

References: 1st National Bank, Pueblo, Colo.

THE NEW STATE,
SOUTH DAKOTA.
SIOUX FALLS,
The Commercial Head Center.

A steady uninterrupted growth of the City for the past six years, and the advance of this season far exceeds any former year.

A Great Metroplis is to be built here on the Sioux, and if your wish to have your money earn something better than the ordinary rate of interest, invest it in our real estate.

We will send you Lists, Prices and Terms on application.

Come and see what is being done here and you will realize the great opportunity.

Northwestern Investment Co.

W. A. WILKES, Pres. R. J. WELLS, Sec'y
W. R. KINGSBURY, Treas.

WILLIAM S. WILLIAMS
Hartford, Connecticut. Eastern Manager.

6% NET INCOME 7%

NATIONAL MORTGAGE & DEBENTURE COMPANY.

Our 7 PER CENT. FIRST MORTGAGES on Town and Farm properties and our 6 PER CENT. DEBENTURE BONDS amply secured. ARE UNEQUALED FOR CONSERVATISM AND OFFER THE HIGHEST INTEREST CONSISTENT WITH SAFETY.

Capital and Surplus, $265,000. Loans Negotiated, $5,125,000,

If you desire to invest money safely call or write for particulars.

JONES & FAILE, New York Managers, 136 and 137 Broadway, New York.
BOSTON. LONDON. TOPEKA.

DENVER
RANKS AMONG THE FIRST
of Western cities for real estate investments and loans. It is no longer necessary for Eastern capitalists to take 5 per cent. securities for safety.
Business solicited for mutual profit.
HICKS & BAILEY,
1551 Arapahoe St., Denver, Colo.
References: THE INDEPENDENT, People's Savings and Deposit Bank, Denver.

8% NET. ABSOLUTE SECURITY.
1st mortgage on City property at ½ value. One Year Loaned at 16 per cent. Not a foreclosure in 6 years. For particulars address
THOMAS & CO., Tacoma, Wash.

WHY take 4 per cent. interest when 6 per cent. and 7 per cent. can be had on loans secured by choice improved DENVER property, made through a responsible and intelligent Banking House.
FRANCIS L. HINE,
96 BROADWAY, NEW YORK,
AGENT FOR
McINTOSH & MYGATT, Bankers
DENVER, COLORADO.

RARE INVESTMENT.
Subscribe now for stock of Hartford Western Land Co. Experienced management. One-third already taken. Dividends will average nearly twenty per cent. Write for particulars.
HARTFORD INVESTMENT CO
280 Main St. Hartford Conn.

AL. TOWNSEND & CO.
Farms, Garden, Fruit and Dairy Lands
City property.
REAL ESTATE LOAN AGENTS.
Jefferson Country Abstracts.
Investments made for non-residents.
1624 15th Street, Denver, Colorado

THE MIDDLESEX BANKING COMPANY.
MIDDLETOWN, CONN.
PAID CAPITAL, ... $600,000.
Offers 6 per cent. Debentures, secured by deposit of 1st mortgages with the *Union Trust Company of New York*. Amount of issue *limited by Law. Connecticut Trustees, Executors, etc.*, can invest in these bonds.

JOHNSON, McLAUGHLIN & BROWN.
First Mortgage Loans.
Highest testimonials of good standing. Thorough experience. Good rates of interest. Choice Western investments. Address
JOHNSON, McLAUGHLIN & BROWN,
Hastings, Neb.

MINNEAPOLIS TITLES INSURED
The Minnesota Title Insurance & Trust Co., of Minneapolis, Minn., insures Mortgagees and Owners against loss from Defect or Fraud in Real Estate Titles, and defends their insured titles, if assailed, at its own cost. If insured Mortgagee acquires the fee by foreclosure, the Policy insures his fee. Capital, $500,000. Liability of Stockholders, $1,000,000. Guaranty Fund, held by State Auditor, $200,000. Mortgages for sale, netting lender 6 to 7%, with insured title. Address the Sec'y. Mention this Paper.

TACOMA IN THE NEW STATE WASHINGTON
8% debentures (interest quarterly). 7 and 8% guaranteed first mortages on city and farm property. Particular attention paid to investments for savings banks, trustees and individuals. For full illustrated information, maps, etc., and any special information concerning this wonderful city and investments therein, mailed free. Address, **Oakland Land, Loan and Trust Company, Tacoma, Washington.**

QUARTERLY REPORT OF THE ORIENTAL BANK, on the morning of Saturday the 11th day of January, 1890:

RESOURCES.

Loans and discounts, less due from directors		$1,809,984 48
Due from directors		24,980 00
Overdrafts, as per schedule		716 21
Due from trust companies, state and national banks, as per schedule		242,306 80
Banking-house and lot, as per schedule		80,000 00
Stocks and bonds, as per schedule		295,9‹2 00
Specie		184,290 65
United States legal-tender notes, and circulating notes of national banks		206,328 00
Cash items, viz.:		
Bills and checks for the next day's exchanges	$150,196 89	
Other items carried as cash, as per schedule	21,146 78	
		151,340 67
Total		$2,996,757 81

LIABILITIES.

Capital stock paid in, in cash		$600,000 00
Surplus fund		300,000 00
Undivided profits, viz.:		
Discount	$1,829 67	
Interest	1,767 99	
Other profits	61,254 56	
		64,873 22
Due depositors as follows, viz.:		
Deposits subject to check	$2,250,553 60	
Demand certificates of deposit	10,400 41	
Certified checks	65,150 04	
		2,326,104 05
Unpaid dividends		5,780 54
Total		$2,996,757 81

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
CLINTON W. STARKEY, President, and NELSON G. AYRES, Cashier of the ORIENTAL BANK, a bank located and doing business at No. 122 Bowery, in the city of New York, in said county, being duly sworn, each for himself, says that the foregoing report, with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the 11th day of January, 1890, to the best of his knowledge and belief; and they further say that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of the Banking Department, designating Saturday, the 11th day of January 1890, as the day on which such report shall be made.

CLINTON W. STARKEY, President.
NELSON G. AYRES, Cashier.

Severally subscribed and sworn to by both deponents, the 14th day of January, 1890, before me.
JOS. E. K[illegible],
Notary Public, New York County.

QUARTERLY REPORT. – STATEMENT SHOWING THE TRUE CONDITION OF THE BANK OF AMERICA, an Associated Bank, on the morning of Saturday, the 11th day of January, 1890:

RESOURCES.

Loans and discounts less due from directors		$10,308,714 40
Due from directors		69,850 00
Due from trust companies, state and national bank		896,259 85
Banking-house and lot		1,000,000 00
Other real estate		9,0 0 00
Stocks and bonds		40,500 00
Specie (gold)	$2,363,144 00	
United States legal tender notes and circulating notes of national banks	601,081 00	
Cash items, viz.: Bills and checks for the next day's exchanges	4,475,021 28	
Other items carried as cash, silver, etc.	293,985 46	
		7,732,431 69
Current expenses		499 37
Total		$20,017,905 40

LIABILITIES.

Capital stock		$3,000,000 00
Surplus fund		1,500,000 00
Undivided profits, viz.:		
Discount	$4,287 21	
Interest	18,049 47	
Other profits	261,036 00	
		283,372 38
Due depositors as follows, viz.:		
Deposits subject to check	$8,657,660 72	
Demand certificates of deposits	1,511 13	
Certified checks	2,306,605 62	
Due trust companies, state and national banks	3,786,565 64	
Due individuals and corporations other than banks and depositors	33,762 04	
		14,785,504 55
Cashier's checks outstanding, given for loans and discounts		424,798 47
Unpaid dividends		24,235 00
Total		$20,017,905 40

STATE OF NEW YORK, CITY AND COUNTY OF NEW YORK, ss.:
F. P. OLCOTT, Vice-President and DALLAS B. PRATT, Cashier of the above-named bank, an associated bank, located and doing business at the city of New York, in said county, being duly and severally sworn, each for himself, saith that the foregoing is, in all respects, a true statement of the condition of said bank before the transaction of any business on the morning of Saturday, the 11th day of January, 1890 in respect to each and every of the items and particulars above specified, according to the best of his knowledge and belief; and that the business of the said bank has been and is transacted at the location aforesaid.

F. P. OLCOTT, Vice-President.
DALLAS B. PRATT, Cashier.

Severally subscribed and sworn to by both deponents the 14th day of January, 1890.
JOHN R. O'HALLORAN,
Notary Public, Kings County.
Certificate filed in New York County.

QUARTERLY REPORT OF THE SAINT NICHOLAS BANK OF NEW YORK, on the morning of Saturday, the 11th day of January, 1890:

RESOURCES.

Loans and discounts, less due from Directors		$1,878,517 36
Due from directors		101,436 00
Due from Trust Companies, state and national banks, as per schedule	$214,274 87	
Real estate, as per schedule	9,644 71–	223,919 58
Bonds and mortgages, as per schedule		1,622 28
Stocks and bonds, as per schedule		141,184 33
Specie		226,132 65
U. S. legal-tender notes and circulating notes of national banks		87,996 00
Cash items, viz.:		
Bills and checks for next day's exchanges	$1,298,273 23	
Other items carried as cash, as per schedule	48,603 11 –	1,346,890 34
Current expenses		367 85

LIABILITIES.

Total		$4,008,564 80
Capital stock paid in, in cash		$500,000 00
Surplus fund		100,000 00
Undivided profits, viz.:		
Discount	$624 00	
Other profits	5,621 65–	6,245 65
Due depositors as follows, viz.:		
Deposits subject to check	$2,087,372 09	
Demand certificates of deposit	545 00	
Certified checks	1,129,940 94–	3,217,758 03
Due trust companies, state and national banks, as per schedule	77,931 56	
Due private bankers and brokers, as per schedule	308 66–	78,240 22
Unpaid dividends		6,321 00
Total		$4,008,564 80

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
ARTHUR B. GRAVES, President, and WILLIAM J. GARDNER, Cashier, of the SAINT NICHOLAS BANK, NEW YORK, a bank located and doing business at No. 120 Broadway, in the City of New York, in said county, being duly sworn, each for himself, says that the foregoing report, with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank, before the transaction of any business on the 11th day of Jan., 1890, to the best of his knowledge and belief; and they further say that the business of said bank has been transacted at the location named and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of the Banking Department designating Saturday, the 11th day of Jan., 1890, as the day on which such report shall be made.

ARTHUR B. GRAVES, President.
WM. J. GARDNER, Cashier.

Severally subscribed and sworn to by both deponents the 11th day of Jan., 1890, before me.
WM. THARP,
Notary Public, Kings County.
Certificate filed in New York County.

DO YOU WANT AN AGENCY ?
For a 7 per cent. semi-annual guaranteed stock which will pay between 50 and 75 per cent. additional profits, within four years. Also for 7 per cent. semi-annual real estate loans doubly secured and guaranteed by $1,250,000 of assets. Directors and stockholders best of Kansas City's business men. Write ROANOKE INVESTMENT CO., Kansas City, Mo.

8% GUARANTEED LOANS.
COE BROS. & CO.,
914 17th Street, Denver, Colo.
Special attention given to investments for non-residents. Money loaned only on good real estate security.
References: First National Bank, Marquette, Mich. Colorado National Bank, Denver, Colo.

20 YEARS OF SUCCESS
Without loss to investors a good reason for buying the Debenture Bonds and Mortgage Loans of the
AMERICAN INVESTMENT CO.
Assets, $2,000,000.00. Highest rate of interest consistent with choicest security. Ask for information.
H. B. SIMMONS, V. Pres't. E. S. ORMSBY, Pres't.
150 NASSAU ST., NEW YORK CITY

SAFE DEPOSIT VAULTS
OF THE NATIONAL PARK BANK OF NEW YORK.
214 and 216 Broadway,
Entrance through the Bank.

QUARTERLY REPORT OF THE MOUNT MORRIS BANK on the morning of Saturday, the 11th day of January, 1890:

RESOURCES.

Loans and discounts, less due from directors		$1,939,368 36
Due from directors		28,735 76
Due from trust companies, state and national banks, as per schedule	$54,717 70	
Due from private bankers and brokers, as per schedule	2 70–	54,720 46
Banking house and lot, as per schedule		104,458 88
Stocks and bonds, as per schedule		161,322 50
Specie		96,816 79
U. S. legal-tender notes and circulating notes of national banks		200,697 00
Cash items, viz.: Bills and checks for the next day's exchanges	$137,427 20	
Other items carried as cash, as per schedule	491 07–	137,918 27
Loss and expense, viz.: Current expenses		891 27
Assets not included under any of the above heads, viz.: Furniture and fixtures		4,000 00
Total		$2,792,306 73

LIABILITIES.

Capital stock paid in, in cash		$100,000 00
Surplus fund		200,000 00
Undivided profits, viz.:		
Discount	$1,024 58	
Exchange	5 21	
Other profits	44,961 01–	45,990 75
Due depositors as follows, viz.:		
Deposits subject to check	$2,093,607 28	
Demand certificates of deposit	102,337 26	
Certified checks	25,844 29–	2,221,788 78
Due trust companies, state and national banks, as per schedule	143,375 60	
Due private bankers and brokers, as per schedule	63 57–	143,439 17
Due Treasurer of the State of New York		75,000 00
Amount due not included under any of the above heads, viz.:		
Cashier's checks outstanding	$4,300 85	
Unpaid dividends	1,767 00	
Taxes	20 18	6,088 03
Total		$2,792,306 73

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
JOSEPH M. DEVEAU, President, and THOMAS W. ROBINSON, Cashier, of the MOUNT MORRIS BANK, a bank located and doing business at No. 85 East One Hundred and Twenty-fifth Street, in the city of New York, in said county, being duly sworn, each for himself, says that the foregoing report, with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the 11th day of January, 1890, to the best of his knowledge and belief; and he further says that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of the Banking Department designating Saturday, the 11th day of January, 1890, as the day on which such report shall be made.

JOS. M. DEVEAU, President.
THOS. W. ROBINSON, Cashier.

Severally subscribed and sworn to by both deponents, the 14th day of January, 1890, before me.
GEO. H. LIVERMORE,
Notary Public, New York County.

QUARTERLY REPORT OF THE BANK OF THE METROPOLIS, on the morning of Saturday, January 11th, 1890:

RESOURCES.

Loans and discounts		$4,304,389 40
Due from directors included in loans and discounts	$200,998 67.	
Overdrafts		1,327 06
Due from banks		400,902 15
Due from bankers		15,6.2 28
Real estate		4,000 00
Stocks and bonds		105,930 00
Specie		962,845 00
U. S. legal-tender notes and circulating notes of national banks		612,245 00
Exchanges		303,691 35
Other items carried as cash		3,297 32
Expenses		5,151 36
Total		$6,749,421 12

LIABILITIES.

Capital		$300,000 00
Surplus		300,000 00
Discount	$22,141 99	
Interest	580 45	
Other profits	194,769 35–	217,491 79
Deposits subject to check	5,191,242 05	
Certificates of deposit	6 968 04	
Certified checks	86,357 46–	5,285,067 55
Due to banks		646,581 78
Dividends unpaid		280 00
Total		$6,749,421 12

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
ROBERT SCHELL, President, and THEODORE ROGERS, Cashier, of BANK OF THE METROPOLIS, a banking association located and doing business at New York, in said county, being duly and severally sworn, each for himself saith that the foregoing is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the morning of Saturday, the eleventh day of January, one thousand eight hundred and ninety, in respect to each and every of the items and particulars above specified, according to the best of his knowledge and belief; and that the business of the said bank has been and is transacted at the location aforesaid.

ROB. SCHELL, President.
THEO. ROGERS, Cashier.

Severally subscribed and sworn to by both deponents, the 13th day of January, 1890.
EDWARD C. EVANS,
Notary Public (No. 41), N. Y. Co.

QUARTERLY REPORT OF THE ELEVENTH WARD BANK on the morning of Saturday the 11th day of January, 1890:

RESOURCES.

Loans and discounts, less due from directors		$1,073,645 66
Due from directors		68,800 00
Overdrafts		280 20
Due from state and national banks		67,576 39
Banking-house and lot		45,000 00
Other real estate		1,075 00
Stocks and bonds		44,328 75
Specie		37,188 00
U.S. legal-tender notes and circulating notes of national banks		82,471 00
Bills and checks for the next day's exchanges		58,004 05
Items carried as cash		443 49
Current expenses		657 05
Total		$1,479,369 80

LIABILITIES.

Capital stock paid in, in cash		$100,000 00
Undivided profits, viz.:		
Discount	$932 06	
Exchange	254 13	
Interest	265 64	
Other profits	148,279 07–	149,732 90
Due depositors as follows, viz.:		
Deposits subject to check	$1,211,769 67	
Demand certificates of deposit	5,004 56	
Certified checks	11,691 76–	1,228,465 90
Unpaid dividends		1,17‹ 00
Total		$1,479,369 80

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
HENRY STEERS, President, and CHAS. E. BROWN, Cashier, of the ELEVENTH WARD BANK, a bank located and doing business at No. 147 Avenue D, in the city of New York, in said county, being duly sworn, each for himself, saith that the foregoing report, with the schedule accompanying the same is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the 11th day of January, 1890, to the best of his knowledge and belief; and they further say that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of the Banking Department designating Saturday, the 11th day of January, 1890, as the day on which such report shall be made.

HENRY STEERS, President.
CHAS. E. BROWN, Cashier.

Severally subscribed and sworn to by both deponents, the 13th day of January, 1890, before me.
JOE W. SWAINE,
Notary Public, Kings County.
Certificate filed in New York County.

QUARTERLY REPORT OF THE MURRAY HILL BANK on the morning of Saturday, the 11th day of January, 1890:

RESOURCES.

Loans and discounts, less due from directors		$1,7‹2,070 53
Due from directors		80,250 00
Overdrafts, as per schedule		1,412 45
Due from trust companies, state and national banks, as per schedule		1‹0,639 84
Real estate, as per schedule		19,585 19
Bonds and mortgages as per schedule		2,3‹9 48
Stocks and bonds as per schedule		51,000 00
Specie		56,770 50
United States legal-tender notes and circulating notes of national banks		127,456 00
Cash items, viz.: Bills and checks for the next day's exchange	$104,644 09	
Other items carried as cash, as per schedule	9,243 16	
		113,887 75
Current expenses		146 40
Furniture and fixtures		3,500 00
Suspense account		10,‹‹0 92
Total		$2,410,550 56

LIABILITIES.

Capital stock paid in, in cash		$100,000 00
Surplus fund		200,000 00
Discount	$65,466 04	
Exchange	4,962 47	
Interest	3,547 34–	73,196 85
Deposits subject to check	$1,891,714 01	
Demand certificates of deposit	2,918 44	
Certified checks	30,253 62	
Due trust companies, state and national banks, as per schedule	23,371 11–	1,948,217 21
Bills rediscounted		85,002 50
Unpaid dividends		2,265 00
Total		$2,410,550 56

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
WILLIAM A. DARLING, President, and ALBERT H. GALE, Cashier of the MURRAY HILL BANK, a bank located and doing business at No. 760 Third Avenue, in the city of New York, in said county, being duly sworn, each for himself, says that the foregoing report, with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the 11th day of Jan., 1890, to the best of his knowledge and belief; and they further say that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of the Banking Department, designating Saturday, the 11th day of Jan., 1890, as the day on which such report shall be made.

WM. A. DARLING, President.
A. H. GALE, Cashier.

Severally subscribed and sworn to by both deponents, the 13th day of Jan., 1890, before me,
THOMAS DARLING, Notary Public.

QUARTERLY REPORT OF THE BOWERY BANK OF NEW YORK, on the morning of Saturday, the 11th day of January, 1890:

RESOURCES.

Loans and discounts, less due from directors		$2,401,602 07
Due from directors		58,400 00
Overdrafts, as per schedule		252 46
Due from trust companies, state and national banks, as per schedule		196,638 01
Other real estate, as per schedule		18,045 11
Bonds and mortgages, as per schedule		45,‹12 96
Stocks and bonds, as per schedule		51,000 00
Specie		504,748 58
U. S. legal-tender notes and circulating notes of national banks		185,100 00
Cash items, viz.:		
Bills and checks for next day's exchanges	$170,391 65	
Other items carried as cash	1,259 98–	171,651 63
Total		$3,666,150 77

LIABILITIES.

Capital stock paid in, in cash		$250,000 00
Surplus fund		250,000 00
Undivided profits, viz.:		
Discount	$15,105 77	
Other profits	172,053 80–	187,159 57
Due depositors as follows, viz.:		
Deposits subject to check		2,927,942 44
Demand certificates of deposit		1,105 00
Certified checks		58,219 04
Unpaid dividends		1,684 12
Total		$3,666,150 77

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
HENRY P. DEGRAAF, President, and F. C. MAYHEW, Acting Cashier, of the BOWERY BANK of NEW YORK, a bank located and doing business at No. 62 Bowery, in the city of New York, in said county, being duly sworn, each for himself, says that the foregoing report, with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the 11th day of January, 1890, to the best of his knowledge and belief; and they further say that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of the Banking Department designating Saturday, the 11th day of January, 1890, as the day on which such report shall be made.

H. P. DEGRAAF, President.
F. C. MAYHEW, Acting Cashier.

Severally subscribed and sworn to by both deponents, the 13th day of January, 1890, before me,
WM. H. KURAN,
Notary Public (47), N. Y. Co.

QUARTERLY REPORT OF THE NORTH RIVER BANK, on the morning of Saturday, the 11th day of January, 1890:

RESOURCES.

Loans and discounts, less due from directors		$1,663,629 75
Due from directors		235,965 00
Overdrafts		577 28
Due from trust companies, state and national banks	$434,560 91	
Banking-house and lot	$75,000 00	
Other real estate	19,165 62–	528,726 53
Bonds and mortgages		10,620 00
Stocks and bonds		41,000 00
Specie		81,441 50
United States legal-tender notes and circulating notes of national banks		185,934 00
Cash items, viz.:		
Bills and checks for the next day's exchanges	$182,908 28	
Other items carried as cash	74,905 70–	257,813 98
Loss and expense, viz:		
Current expenses	$257 85	
Interest	1,492 55–	1,750 40
Total		$2,937,401 44

LIABILITIES.

Capital stock paid in, in cash		$240,000 00
Surplus fund		99,229 42
Undivided profits, viz.:		
Discount	$1,845 11	
Exchange	91 67–	1,936 78
Due depositors as follows, viz.:		
Deposits subject to check	$2,414,142 89	
Demand certificates of deposit	3 462 32	
Certified checks	53 306 65–	2,470,911 86
Due trust companies, state and national banks		121,432 98
Amount due not included under any of the above heads, viz:		
Unpaid dividends		3,890 40
Total		$2,937,401 44

STATE OF NEW YORK, COUNTY OF NEW YORK, ss.:
E. E. GEDNEY, President, and F. R. INGERSOLL, Cashier, of the NORTH RIVER BANK, a bank located and doing business at No. 187 Greenwich Street, in the city of New York, and in said county, being duly sworn, each for himself, says that the foregoing report, with the schedule accompanying the same, is, in all respects, a true statement of the condition of the said bank before the transaction of any business on the 11th day of January, 1890, to the best of his knowledge and belief; and they further say that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Superintendent of the Banking Department, designating Saturday, the 11th day of January, 1890, as the day on which such report shall be made.

E. E. GEDNEY, President.
F. R. INGERSOLL, Cashier.

Severally subscribed and sworn to by both deponents, the 15th day of January, 1890, before me,
JOHN M. BAKER, JR.,
Notary Public, Kings County.
Certificate filed in New York County.

United States Trust Co.

OF NEW YORK.

NOS. 45 and 47 WALL STREET,

Capital and Surplus

EIGHT MILLION DOLLARS.

This company is a legal depository for moneys paid into court, and is authorized to act as guardian or trustee.

INTEREST ALLOWED ON DEPOSITS

which may be made at any time and withdrawn after five days' notice, and will be entitled to interest for the whole time they may remain with the company.

Executors, administrators, or trustees of estates, and women unaccustomed to the transaction of business, as well as religious and benevolent institutions, will find this company a convenient depository for money.

JOHN A. STEWART, President.
GEORGE BLISS, Vice-President.
JAMES S. CLARK, second Vice-President

TRUSTEES:

WILSON G. HUNT.	GEO. HENRY WARREN.
CLINTON GILBERT.	GEORGE BLISS.
DANIEL B. LORD.	WILLIAM LIBBEY.
SAMUEL SLOAN.	JOHN CROSBY BROWN.
JAMES LOW.	EDWARD COOPER.
WM. WALTER PHELPS.	W. BAYARD CUTTING.
D. WILLIS JAMES.	CHARLES S. SMITH.
JOHN J. ASTOR.	WILLIAM ROCKEFELLER.
JOHN A. STEWART.	ALEXANDER E. ORR.
HENRY E. LAWRENCE.	WILLIAM H. MACY, JR.,
ERASTUS CORNING.	WM. D. SLOANE.
JOHN HARSEN RHOADES.	GUSTAV H. SCHWAB.
ANSON PHELPS STOKES.	FRANK LYMAN.
ROBERT B. MINTURN.	GEORGE F. VIETOR.

HENRY L. THORNELL, Secretary.
LOUIS G. HAMPTON, Assistant Secretary

TEXAS LOANS AT EIGHT PER CENT.

Five years' experience in Surveying Lands and seven years in Loaning Eastern Money on **Real Estate in Texas.** *Absolute Security. Interest and principal promptly paid. Loans pay 8 per cent. net to investor. Address*

E. B. CHANDLER,
San Antonio, Texas.

Reference by permission to The Christian Union or The Independent" New York City.

JNO. C. AVERY,

115 Broadway, New York.

WESTERN INVESTMENTS

A SPECIALTY.

Prominently connected with conservative financia operations throughout the West for many years, every investment, without exception, proving profitable and satisfactory WRITE FOR REFERENCES.

SAFEST OF ALL

INVESTMENTS.

First Mortgage Bonds, 7 to 8 per cent. Semi-Annual Interest. Negotiated by the W. B. Clark Investment Co., in sums of $200 and upward. **Prompt payment** of Principal and Interest Coupons **made and remitted to lender** without charge. **BEST LOCATION IN THE UNION. Fifteen Years' Experience.** Ample Capital. Wide connections. Refer to the *The Independent*. Send for form, circular and references before you invest elsewhere.

W. B. CLARK INVESTMENT CO.,

Incorporated. Capital $200,000.

Minneapolis, Minn.

NEBRASKA LOAN AND TRUST CO.

HASTINGS, NEBRASKA.

Capital, $500,000. Surplus, $130,000.

First Mortgage Real Estate Loans made and guaranteed. Debentures issued by the Company, secured by First Mortgages held by trustees. Interest payable at the Chemical National Bank, New York. No better securities offered investors. Best of Eastern and Western references furnished if desired. Correspondence requested. Write for particulars.

A. L. CLARKE, Pres. E. C. WEBSTER, Treas.
D. M. McFERRINEY, Vice Pres. C. P. WEBSTER, Cashier.
H. DEWING & SON, 18 Wall St., Agents.

DENVER, COLO.

THOUSANDS of Eastern people who have never seen Denver have made money by investing there. Money loans at 8 per cent. on good security. I guarantee 8 per cent. on investments. Have had 7 years' experience in Denver. My transactions last year were over $1,500,000. Bank references given. Send for pamphlet, "Facts About Denver"—*to-day.*

O. R. BURCHARD. DENVER, Colo.

JOHN MATTLER & CO.,

DENVER COLO.

Are prepared to offer city lots from $100 upwards that will earn the purchaser a very handsome return upon his investment. Improved property that will return from 8 to 15 per cent. per annum. First mortgage loans from 6 to 10 per cent. Correspondence solicited.

THE UNITED STATES NATIONAL BANK,

(WASHINGTON BUILDING,)

No. 1 Broadway, New York.

Capital	**$500,000**
Surplus	**500,000**

LOGAN C. MURRAY, President.
FRED'K P. OLCOTT, Vice-President.
EVAN G. BERMAN, Cashier.

Transacts a General Banking Business.

ELECTIONS.

THE BANK OF NEW YORK, NATIONAL BANKING ASSOCIATION, NEW YORK, January 15th, 1890.

AT THE ANNUAL ELECTION HELD yesterday, the following gentlemen were duly elected Directors of this bank for the ensuing year:

JAMES M. CONSTABLE,	G. AMINCK,
CHARLES M. PRY,	A. W. HARD,
FRANKLIN EDSON,	H. S. LAIDLAW,
CHARLES D. LEVERICH,	D. O. MILLS,
GEORGE H. BYAD,	EUGENE KELLY,
JAMES MOIR,	JOHN L. RIKER,

and W. H. BRADFORD.

At a meeting of the Board of Directors held this day, Mr. CHARLES M. PRY was unanimously re-elected President, and Mr. RICHARD B. FERRIS was unanimously re-elected Vice-President

E. S. MASON, Cashier.

CHEMICAL NATIONAL BANK, NEW YORK, January 13th, 1890.—At the annual election by the stockholders of this bank, held January 14th at their banking house, the following-named gentlemen were elected Directors for the ensuing year:

GEO. G. WILLIAMS, FREDERIC W. STEVENS,
JAMES A. ROOSEVELT, ROBERT GOELET,
WM. J. QUINLAN, JR.

At a meeting of the Board, held this day, Mr. George G. Williams was unanimously re-elected President.

WM. J. QUINLAN, JR., Cashier.

THE FOURTH NATIONAL BANK OF THE CITY OF NEW YORK.
NEW YORK, January 17th, 1890.

At the annual meeting of the shareholders of this bank, held Jan. 14th, 1890, the following-named gentlemen were elected Directors for the ensuing year:

J. Edward Simmons,
Frederick Mead, Robert W. Stuart,
Cornelius N. Bliss, Richard T. Wilson,
Charles S. Smith, Marcus A. Pettman,
John H. Inman, William H. Perkins.

At a meeting of the Board held to-day, Mr. J. Edward Simmons was unanimously re-elected President, and Mr. Cornelius N. Bliss and Mr. William H. Perkins, Vice-Presidents.

C. H. PATTERSON, Cashier.

THE IMPORTERS' AND TRADERS' NATIONAL BANK OF NEW YORK.
NEW YORK, January 14th, 1890.

AT THE ANNUAL MEETING OF THE STOCKholders of this bank held to-day, the following named gentlemen were duly elected directors for the ensuing year:

Edward H. Ammidown,	James B. Plum.
John Arbuckle,	Edward C. Rice.
Julius Catlin,	Russell Sage.
Henry C. Hulbert,	Randolph W. Townsend,
Isaac Ickelheimer,	Edward Townsend,
Edward H. Perkins, Jr.,	Horace K. Thurber,
Edward A. Price,	Edward Van Volkenburgh,
Antony Wallach.	

At a subsequent meeting of the Board of Directors, Mr. Edward H. Perkins, Jr., was unanimously re-elected President, and Mr. Russell Sage was unanimously re-elected Vice-President.

EDWARD TOWNSEND, Cashier.

LEATHER MANUFACTURERS' NATIONAL BANK, 29 WALL STREET, NEW YORK, January 14th, 1890.—At the annual election held this day, the following-named gentlemen were elected Directors of this bank for the year ending on the second Tuesday in January, 1891:

John T. Willetts,	John A. Tucker,
Wm. H. Macy, Jr.,	Joseph Agostini,
Wm. M. Kingsland,	Ambrose C. Kingsland,
Wm. Rockefeller,	Nicholas Fletcher Palmer.

At a meeting of the Board of Directors, held this day, John T. Willetts, President, and William H. Macy, Jr., Vice President, were unanimously re-elected.

ISAAC H. WALKER Cashier.

NATIONAL BUTCHERS' AND DROVERS' BANK, NEW YORK, January 15th, 1890.—At the annual election held on the 14th inst., the following-named gentlemen were elected Directors of this bank for the ensuing year, viz.:

George W. Quintard,	Langstaff N. Crow,
John C. Chamberlain,	Gurdon G. Brinckerhoff.
Henry Stilberhorn,	William H. Chase,
John B. Cotte,	John Wilkin,
John A. Desbanoy, Jr.	

At a meeting of the Board of Directors held this day Mr. Gurdon G. Brinckerhoff was unanimously re-elected President.

WM. H. CHASE, Cashier.

THE NATIONAL PARK BANK OF NEW YORK, January 14th, 1890.

AT THE ANNUAL MEETING OF THE STOCKholders of this bank, held to-day, the following-named Directors were elected for the year ensuing:

V. Mumford Moore,	Eugene Kelly,
Ebenezer K. Wright,	Arthur Leary,
Francis R. Leggett,	Joseph T. Moore,
Stuyvesant Fish,	James H. Parker,
Charles Sternbach,	George S. Hart,
Charles Scribner,	Edward E. Poor,
Edward C. Hoyt,	W. Rockhill Potts,
David L. Wallace.	

And as inspectors of election.

Wilson G. Hunt,
John M. Cornell,
Eugene Higgins.

At a subsequent meeting of the board Mr. V. MUMFORD MOORE was unanimously re-elected President and Mr. EBENEZER K. WRIGHT was unanimously re-elected Vice-President.

GEORGE S. HICKOK, Cashier.

THE NATIONAL BANK OF THE REPUBLIC, NEW YORK, January 14th, 1890.

AT A MEETING OF THE STOCKHOLDERS OF this Bank, held this day, the following gentlemen were elected Directors for the ensuing year:

George B. Carhart,	John Jay Knox,
Sumner S. Stone,	Chas. R. Flint,
Oliver S. Carter,	A. H. Wilder,
D. H. McAlpin,	James S. Warren.
Wallace C. Andrews,	William H. Tillinghast,
George E. Simpson,	William Barbour.

At a subsequent meeting of the Board of Directors, held this day, JOHN JAY KNOX was unanimously re elected President, and OLIVER S. CARTER Vice-President.

R. H. PULLEN, Cashier.

THE TRADESMEN'S NATIONAL BANK, NEW YORK, Jan. 14th, 1890.

AT AN ELECTION FOR DIRECTORS, HELD this day, the following-named gentlemen were elected to serve for the ensuing year:

George Starr,	Joel W. Mason,
Oliver F. Berry,	Wm. M. Deen,
James E. Granniss,	Julius Kaufmann,
Henry A. Smith,	Henry Campbell,
Elliot L. Butler.	

INSPECTORS:

Samuel Townsend, E. B. Fellows,
H. S. Herrman.

At a subsequent meeting of the Directors, James E. Granniss, late Vice-President, was unanimously elected President in place of Joel W. Mason, who declined a re-election.

OLIVER F. BERRY, Cashier.

THE SEVENTH NATIONAL BANK OF NEW YORK, NEW YORK, January 14th, 1890.

AT THE ANNUAL ELECTION, HELD THIS day, the following Board of Directors was elected for the ensuing year:

James Hall,	William H. Pulsifer,
Henry A. Rogers,	John C. Cummins,
Frank B. Lovell,	Henry R. Beekman,
H. Duncan Wood,	Harry I. Nicholas,
Harry B. Hollins,	W. C. Whittingham,
Gardiner Sherman,	Frederick Edey.

At a subsequent meeting of the Board, GARDINER SHERMAN, Esq., was unanimously elected President.

J. D. W. GRADY, Cashier.

DIVIDENDS.

CITIZENS' INSURANCE COMPANY OF NEW YORK, 156 BROADWAY.
NEW YORK, January 8th, 1890.

82D DIVIDEND.—A Dividend of THREE AND A HALF PER CENT. on the Capital Stock, also an Interest Dividend of THREE AND A HALF PER CENT. on the Reserved Fund, is payable on demand.

F. M. PARKER, Secretary.

FARRAGUT

FIRE INSURANCE COMPANY,

No. 346 Broadway,

Branch Office, No. 71 Liberty Street,

NEW YORK, January 14th, 1890.

THE BOARD OF DIRECTORS HAVE THIS DAY declared a Semi-Annual Dividend of FIVE PER CENT., payable on demand.

SAMUEL DARBEE, Secretary.

OFFICE OF
THE FIDELITY AND CASUALTY COMPANY,
214-216 BROADWAY, NEW YORK.

A DIVIDEND OF FOUR PER CENT. ON THE capital stock has been declared payable on demand.

ROBT. J. HILLAS, Secretary.

STANDARD

FIRE INSURANCE COMPANY,

52 WALL ST., NEW YORK, Jan. 14th, 1890.

A dividend of THREE AND ONE-HALF PER CENT. on the capital stock has this day been declared, payable on demand.

R. H. MYERS, Secretary.

Commercial.

THE DRY GOODS TRADE.

THE amount of new business transacted at first hands during the week is regarded as disappointingly small. It had been expected that the deferred demand would really put in its appearance, and as a considerable number of wholesale buyers arrived from the South and West, early expectation looked like being realized. The buyers were here, but as a rule spent much more time in taking observations for future guidance than in making actual purchases. It is getting a monotonous reiteration to refer to the weather influences as adverse, but is still true that they are almost wholly responsible for the diminutive demand for seasonable goods and for an apparent increasing caution in the market of ordering further spring supplies. Jobbers have experienced a fair trade chiefly in wash fabrics. Collections show little change in character, and are generally reported in better shape South than West. Prices remain quite steady all along the line, and stocks of both domestic and foreign goods are reported very moderate. During the week the failure of Robert K. Davies & Co., importers and dealers in men's furnishing goods, was announced but liabilities not stated.

COTTON GOODS.

In staple cotton goods a quietly firm tone has prevailed, and the week closes with an appearance of a reviving demand from exporters and converters in sheetings. In other directions only a hand to mouth inquiry has been experienced, but prices for all plain and colored goods are firm, the slack business being quite counterbalanced by moderate stocks and the fact that many mills are working below full production owing to the prevalence of the influenza epidemic among the operatives. Print cloths have had an uneventful week, limited sales being recorded at the unchanged price of 3¼c. for 64x64's and 3 3-16c. for 56x60's. Business in prints, printed cotton dress goods, ginghams and wash fabrics has been better with jobbers than with agents, these latter being chiefly occupied in making as speedy delivery as possible on account of back orders. The following noveities were shown during the week and in every instance agents report a favorable reception: The Riverpoint robes, by Coffin Altemus, printed in ten and twelve colors in effective styles at 5½c. per yard. A line of Windsor flannelettes by the Freeman Manufacturing Company through P. Van Valkenburgh & Co. These goods bear a close resemblance to French all-wool flannels and sell at 8½c. per yard. The Pacific Mousseline Prints by Lawrence & Co. in a variety of handsome figure effects, also with rich side bands, are priced at 6½c. per yard. A question much discussed at present and awaiting solution by popular approval or condemnation, is the application of side band effects to ginghams and wash fabrics; side bands in woolen dress goods are established favorites but many manufacturers and others doubt their applicability to narrow-width goods such as ginghams.

WOOLEN GOODS.

The woolen goods department has ruled uninteruptedly slow all week, the number of visiting buyers visible in the market had increased but owing to the general prevalence of dull, dark weather could not make satisfactory selections. Both dress goods materials and men's woolen wear suffered from this drawback, personal purchases being decidedly light. Some agents reported the receipt of fair orders from salesmen on the road for heavy worsted suitings, cassimeres and overcoatings. Miscellaneous woolen goods were inactive without change in price.

READING NOTICES.

WE have received from Messrs. N. W. Ayer & Son, of Philadelphia, Penn., their very beautiful calendar for 1890, which they send, postpaid, to any address on receipt of twenty-five cents. The Calendar is fourteen by twenty-two inches, the upper part handsomely printed in colors and the monthly sheets with figures so plain that they are easily distinguishable at a distance.

TO OUR READERS.

We wish to again call the attention of our readers to our club rates, given below, from which it will be seen that old subscribers can save money by either renewing their own subscriptions for from two to five years or by securing the names of new subscribers and sending them in with their renewals. A very large percentage of our old subscribers take advantage of the club rates and renew for from two to five years, thus saving from one to five dollars.

New subscribers also can take advantage of our club rates to their financial advantage.

We urge our old subscribers to remit directly to us for their renewals instead of asking their postmaster to do so or instead of doing so through subscription agents. By making remittances direct very much time is saved, and often the loss of one or two numbers of the paper.

CLUB RATES.

Two Subscriptions	$2.50	each.
Three "	2 33	"
Four "	2 12	"
Five or more "	2 00	"

The regular rate of THE INDEPENDENT is three dollars a year; but every old or new subscriber can obtain the paper at less than the regular rate by taking advantage of the above club rates:

Our Clubbing List with other periodicals for 1890 will be sent free to any one who desires to subscribe for any other papers or magazines in connection with THE INDEPENDENT.

During the past week we have supplied many individuals, reading rooms and institutions with their entire list of periodicals for the year 1890, in some cases the orders amounting to a large sum.

THE GYMNASIUM.

THE NARRAGANSETT MACHINE COMPANY, of Providence, R. I., whose advertisement appears from time to time in THE INDEPENDENT, are perhaps, the largest manufacturers in the United States of gymnastic apparatus of all kinds for gymnasiums and private residences. It would be well for our readers to send to the Company for their illustrated catalogue giving full description and prices of a very large assortment of sporting and gymnastic goods. It is an exceedingly interesting publication aside from its utility

VICK'S FLORAL GUIDE

BRINGS into midwinter visions of the fragrance and beauty of spring. Send for it, and for some of the good things it offers. Start your own cannas and castor-oil beans and nasturtiums. Get a few bulbs of Oxalis, Roses and Lilies. Study their habits, and get them up and awake in good season, that you may fill your own beds and window boxes with little further aid. Start them in hot bed, or cold frame, or the bright window of a warm laundry, and you will get twice the results in beauty for your money and twenty times your reward in delight from the enjoyment of watching their early growth.

VICK'S FLORAL GUIDE really costs nothing, for the ten cents you send for it can be deducted from first order. Address James Vick, Seedsman, Rochester, N. Y.

STEINWAY'S PIANOS.

WE suppose that if the best judges of pianos in the country were asked to name which were really the best instruments manufactured in this country, nine-tenths of them would unhesitatingly say, "Steinway's." For many years—we have forgotten just how many—the Messrs. Steinway have been engaged in the manufacture of pianos in this city, and from the first have given the process of manufacturing, from the selection of the raw materials to the finishing touches, their personal supervision. Every one of the members of the firm are practical piano manufacturers and some of them skilful musicians. They know exactly what is required to make a good piano, and from the first they determined and have carried into execution their determination that they would turn out from their factory none but the very best pianos capable of being made. Adherence to this rule has brought them a reputation of which they are justly proud, and now if a person wants a piano he is perfectly safe in accepting it upon the assurance that it was made by Messrs. Steinway & Sons. They will know absolutely that everything in connection with it is just as it should be and that no better can be made. The Steinway family is a family of piano manufacturers. The sons grow up in the business and we suppose their sons will do the same, and we have no doubt that five hundred years from now, the firm of Messrs. Steinway & Sons will still be manufacturers of the best pianos to be had in the United States.

THROUGH PARLOR-CAR SERVICE BETWEEN NEW YORK AND ATLANTIC CITY, VIA PENNSYLVANIA RAILROAD.

THE Pennsylvania Railroad Company announces that, commencing Friday, January 17th, 1890, a through parlor car and a combined passenger and baggage coach will be placed in service between New York and Atlantic City. The through cars will leave station foot of Cortlandt and Desbrosses Sts. at 1.00 P.M. on week-days and, running via Trenton and Camden will arrive at Atlantic City 5.40 P.M. The east-bound cars will leave Atlantic City at 7.50 A.M., and arrive in New York at 11.40 A.M.

Under this arrangement passengers may leave New York after luncheon, travel in a comfortable car without change, and arrive at the sea-shore in ample time for supper or late dinner. It is a most conveniently adjusted and a quick schedule, and improves greatly the facilities of travel between New York and this popular winter resort.—*Adv.*

BATHS AND THE EPIDEMIC.

AMONG the many great attractions of Brooklyn, and not by any means the least of them, are the Turkish, Russian and Electric Baths, to be obtained at the new and doubtless the most splendid establishment of the kind in the country, if not in the world—located at 32 and 34 Clinton Street. This is the opinion of those who know, by experience in th s country and foreign travel, all the facts in the case. Every comfort and luxury in the way of bathing, in every variety, can now be found in Brooklyn. The crowd of visitors at this attractive establishment, is evidence of its usefulness and popularity, numbering daily from two to three hundred persons, including both sexes. The ladies' apartments are fitted up in style equal in convenience, in the way of furniture, carpets, mirrors, lounges, &c., to many of our most luxurious dwelling-houses. We make this voluntary statement without the suggestion or knowledge of its respected proprietor, and only in the interest of all at this critical period who desire either to cure, or—what is better and safer—prevent the suffering and dangers of the prevailing epidemic. While the accommodations at the place named are very large, it is proper to say that when crowded it is as quiet as any one could desire.

Arnold, Constable & Co

Spring Dress Fabrics.

INDIA PONGEES,
CORAHS.

New and Handsome Spring Printings of these unrivalled fabrics.

"ANDERSON'S" ZEPHYRS.
PLAIDS, STRIPES,
CHECKS.

A magnificent display of this well-known fabric celebrated for Ladies' and Children's wear.

Broadway & 19th St
NEW YORK.

Some women are "bothered to death" with corsets breaking. There is a "bone" that never breaks; it can't be broken—by wear. The only way it can be broken is by bending it back the other way—which is never done in wear.

Don't believe it, perhaps?

Very well. Go to your own store and get a Kabo corset; and, if it breaks in a year, go back and get your money.

The steels may break—the Kabo never!

The store has a primer on Corsets for you.

CHICAGO CORSET CO., Chicago and New York.

Ask For

STEARNS' BRAIDS ARE BEST.
USE STEARNS' COAT BINDINGS AND BRAIDS.
LAWRENCE, MASS.

Sold By The Best Dealers.

CANTRELL

Manufacturer and Retail Dealer in

LADIES', GENTS' and CHILDREN'S
FASHIONABLE

BOOTS AND SHOES,

Riding Boots and Leggins.

ESTABLISHED IN 1843.
No. 25 West Twenty-Third Street,
NEW YORK.

GEORGE CANTRELL. HARRISON H. CRANE

TYPE, PRESSES AND MATERIALS
VANDERBURGH, WELLS & CO.
"Strong Slat" Cases and Cabinets, Chases, Stands, etc.
COMPLETE OUTFITS.
Engravers' TURKEY BOX WOOD Machinists'
PATTERN LETTERS.
Easton, Fulton and Dutch Streets, N. Y.

Any Subscriber of

The Independent.

who would like to have a specimen copy of the paper sent to a friend can be accommodated by sending us, on a postal card, the name and address to which he would like the paper sent.

Insurance.

COST AND CHEAPNESS AGAIN.

"*My Reasons for Insuring in the Royal Arcanum and Such Assessment Ins. Co's.*: The premium is small; the immediate standing, good. Probabilities of lasting ten years, excellent; fifteen years, good; twenty years, fair.

"I insure my house and furniture against fire, for a stated period, at a low price. I get protection while the policy is in force. When it expires, I've had value received. So in a co-operative society I get protection for my family, at low cost, from assessment to assessment. If I discontinue, or the company collapses, I've had value received while in it, as in the case of fire insurance.

"I am protecting my wife and children at a small cost while the children are young. In the mean time I am yearly adding to my savings in bank or otherwise. No man insures especially to lay up money, but to protect his family against his sudden death. If one were assured he would live his full expectancy he would not insure at all, but bank savings each year, knowing they would result in a certain sum at death.

"The average man insures for present protection, gets good insurance as low as possible and lays by his savings, with the knowledge that he can have these savings at a moment's notice if in need; while, if they were put into an old-line company, in case of discontinuance he would get a small return of the money paid in, *less* expenses, or a paid-up policy.

"I feel I am doing right in keeping up my assessment insurance, for I am certainly getting value for my premiums in present protection; while, if I live, I feel assured that I shall be able to leave at my final death provision for my family.

"Remember, these are *my* reasons. I do not say they are for every one. Each must judge his own case."

This clipping from *Insurance* has been on file some months, and we will dispose of it now by making it the text for some remarks upon the cost of life insurance. Not that anything can be said which has not been often said already; but undeniably it is the fact that comparative outlay is the only matter of division between plans, and the only excuse the assessment societies have for existence, and also that every man would prefer a level-premium company, with the assets against which the opposing party rail, if only it would offer him the "cheapness" like to that which is offered him elsewhere.

At the beginning of this extract occurs the old fallacious comparison, "*as in the case of fire insurance.*" This is sedulously suggested and cultivated by the assessment people, for an obvious reason; but it is a complete and mischievous fallacy. There is no truth in the "as" in this instance; fire insurance and life insurance are in their most essential particulars as far apart as the poles. They contain only one thing which is common, and that thing is not contained in them *in* common—uncertainty. But there is no analogy between an event which may possibly occur in any one individual case but will certainly not occur at all in ninety-five out of a hundred cases, and another event which will certainly occur in every case. To confound these—and to couple them, except to expressly point out and emphasize their unlikeness, is to confound them—is the result of intellectual muddling, or of intentional deception, or of both.

Of course, this involves consideration of the full term of life, for there is a sense in which insuring life is exactly like insuring property; take it for a brief term, and in either case we have an occurrence certain to befall the few and not to befall the many. Therefore, the cost of insuring life for such a brief term, altho greater than that of insuring property, is small. It is also true that—mathematically speaking but not in actual practice—any life can be covered by insurance renewed from year to year through the entire term, at an increasing rate; but, on the contrary, age does not increase the fire risk. But the fallacy of all comparisons "as in the case of fire insurance," is that they confound (and are, at least usually, intended to confound) the cost of insuring a life for a brief term, which is a slight risk of loss, with the cost of insuring it over the whole term of life, which is an absolutely certain loss. Stated in another manner, insuring property is providing, by premiums paid in advance, for an unlikely yet possible event; insuring life is simply a process of accumulating money—not in a savings bank of the usual kind but in a special one—for a certain withdrawal at an uncertain date. Strictly, one is insurance, or an especially insurance kind of insurance; the other is accumulation. We would be glad to make this distinction so clearly marked that nobody could be able to overlook it.

In discussing the essence of the subject, expenses can be omitted for simplicity, as they are only a necessary incident of the business (practically equivalent to friction in machinery) and are comparatively trivial. Life insurance being accumulation, the accumulation must be made and must be sufficiently made, $1,000 for $1,000. By as much as one takes out $1,000 without having put it in, some other one must put in more than $1,000; otherwise, the fund falls short, and altho the early-dying (as under any scheme they do) draw out in disproportion to their putting in, the later and latest ones will be left bare. Hence any scheme or men that in so many words tell a man of 30, or permit him to infer, that $10 a year will insure him through his life, is either idiocy or fraud, because it will take a man a whole century at that rate to put in $1,000. If others put in enough more than $10, he might escape; but every one has the same seductive prospect held out to him. If the world should last a million years longer, and a thousand new societies should be started on such a basis each day, every one of them would break in pieces—unless 2 and 2 became more than 4 or unless human nature changed so that in all monetary schemes people thought chiefly of helping others and last of helping themselves.

Our friend of the extract above is sound in his object and lame in his reasoning. First, as we have repeatedly said, if a man really and deliberately wants term insurance (which men rarely do) he can get it of substantial companies; if he wants renewable term insurance, he can get that similarly—in either case on rather better terms than of any assessment society. Therefore he is not shut up, except by ignorance or carelessness, to assessment societies. Next, it rather rarely happens (notwithstanding the existence of "wildcats") that a man trusts his property to the protection of a company about whose continuance for an indefinite term of years he calculates the chances. He wants security—there; he thinks he gets it; he does not speculate whether the company will break before he incurs a loss. Anybody may explain for himself the anomaly that men will guess that the assessment society to which they intrust their expectations will outlast themselves. The alternative is clear and immovable. With the desired and promised low price, the society breaks, and all but the foremost to die are disappointed; with an adequate rate the cheapness goes, and the abused level-premium companies, with their scandalous assets which so trouble the impecunious and the adventurer and the slashing writer, are as good as any.

In the surplus or advance payments which produce these accumulations there is one valuable guaranty—cohesion. The men who always catch a scare readily and most quickly are those who have no property at stake. The man who has an individual interest in a fund is held to that fund, and hence each is a guarantor of others. The man who has put little into an assessment society and always with the mental reservation that he can jump and run at the first whisper of danger is not bound; but he does not secure others nor do they secure him. It is the young and strong who take to their heels first; it is the helpless older ones who stay, and who are abandoned by the rest at the first alarm. Whoever joins such a scheme must take his chances whether time and events—which he cannot foreknow, altho he may guess that they will work in his favor—will put him in the deserting number or in the deserted.

VANISHING.

THERE is a "hearing" in progress, before a referee, in the case of Mr. Edward H. Kent, who is charged with converting to his personal use money from the mortuary fund of the Mutual Benefit Life (Association of America), and the evidence presented thus far is clearly confirmatory of the charge. We do not think it needful to pursue this worthless and deceitful society any further. It has removed from its expensive offices in the Stewart Building (where the window-trick with its fraudulent title was perpetrated and was kept up to the last) to very modest rooms on an upper floor of the same building, and afterward to some up-town street we do not at the moment recall. We hardly think there will be occasion to mention it again until we record its formal dissolution, which cannot be long deferred. In bringing it to its end this journal has certainly borne some part.

INSURANCE STATEMENTS.

THE MASSACHUSETTS MUTUAL LIFE INSURANCE CO. OF SPRINGFIELD MASS.

IT gives us great pleasure to call the attention of the readers of THE INDEPENDENT to the thirty-eighth annual statement of the Massachusetts Mutual Life Insurance Company for the year ending Dec. 31st, 1889. The Company during the past year has progressed in every direction; its total receipts, assets and surplus having been increased, the latter now standing by the Massachusetts standard at $857,342.01. The Company now has 20,626 policies in force insuring $56,320,508. Its assets are invested in some of the best securities to be obtained, including almost one-third in first mortgage loans on real estate. The law of Massachusetts requires that the investments of life insurance companies shall be composed of securities, each one of which shall earn not less than four per cent. per annum upon market value. We cannot too highly commend to our readers the Massachusetts Mutual Life as being one of the really desirable companies in which to take insurance. It is carefully and conservatively managed, and it offers the most desirable forms of policies to insurers. Its officers are M. V. B. Edgerly, President; Henry S. Lee, Vice-President; John A. Hall, Secretary; and Oscar B. Ireland, Actuary.

MERCHANTS INSURANCE COMPANY OF PROVIDENCE, R. I.

THE above-named Company was incorporated in 1851, and has a cash capital of $300,000 with total assets of $479,939.53 and a net surplus of $82,664.27. The Company met with severe losses by the great conflagrations of the past year notwithstanding which the assets show a substantial increase in amount, leaving the income for the year $13,832 24 in excess of its expenditures. The Company is to be congratulated upon the excellent statement it is able to make in view of the fact that most extraordinary calls were made on its resources during the past year. The Company is conservatively and ably managed, and its officers are, Wm T. Barton, President, and Wm. P. Goodwin, Secretary.

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

THE fourteenth annual statement of the Fidelity and Casualty Company, published in our columns this week, shows that the past year has been an exceptionally favorable one for the Company, its assets having been increased something over $300,000 and net surplus about $20,000. Its business is to furnish bonds for officers and employés of banks, public institutions, corporations and firms. Its guaranty is accepted by the courts of New York, Pennsylvania and Massachusetts in lieu of two individual assurances, and altogether the Fidelity and Casualty supplies a very large and growing want in the community.

PHENIX INSURANCE COMPANY OF BROOKLYN.

This old established and successful fire-insurance company make an excellent showing in their statement published in this number of THE INDEPENDENT.

All of the requisites necessary to make a sound company appear in this statement, viz.: increased assets, which are now $4,781,-255 65; increased reserve for unearned premiums, now amounting to $3,176,351.99, and an increased surplus amounting to $401,-921.07.

The stockholders as well as the policy-holders are to be congratulated.

MICHIGAN MUTUAL LIFE INSURANCE COMPANY OF DETROIT, MICHIGAN.

ELSEWHERE will be found the twenty-second annual statement of the Michigan Mutual Life Insurance Company, and we are glad to know that during the year the Company has increased its income, assets and surplus in a satisfactory manner. The Company is doing a good and beneficent work, having paid to policy-holders since its organization over three million dollars, and during the six years last past having more than doubled its assets and insurance in force. Its officers are Jacob S. Farrand, President; W. A. Butler, Vice President; and O. R. Looker' Secretary.

INSURANCE.

1851. THE 1890

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY

OF SPRINGFIELD, MASS.

39 Years of Succesful Experience.

PURELY MUTUAL.

Every policy-holder a stockholder and entitled to participate in distributions of surplus.

The Mass. non-forfeiture applies to all policies, and contains the most liberal features ever before offered. Examine its merits before insuring your life.

ACTIVE AGENTS WANTED.

M. V. B. EDGERLY, President.
HENRY S. LEE, Vice-President.
JOHN A. HALL, Secretary.

MERCHANTS' Insurance Co.,

20 Market Square, Providence, R. I.

Incorporated May, 1857.

This Company issues Safety Fund Policies.

STATEMENT.

January 1st, 1890.

Cash Capital,	$200,000 00
Reserve for Unearned Premiums,	150,251 22
Reserve for Unpaid Losses,	44,150 13
Reserve for all other Claims,	2,873 91
Net Surplus,	82,664 27
Total Assets,	$479,939 53

SUMMARY OF ASSETS.

Bank, Gas and Railroad Co. Stocks and Bonds,	$292,253 00
Loans on Mortgage,	105,900 00
Loans on Collateral,	17,997 00
Cash in Banks and Office,	32,101 57
Accrued Interest,	2,164 04
Premiums in course of Collection,	29,523 92
Total,	$479,939 53

LIABILITIES.

Claims for Unpaid Losses,	$44,150 13
All other Claims,	2,873 91
Total,	$47,024 04

WM. P. GOODWIN, Secretary. WM. T. BARTON, President.

New England Mutual LIFE INSURANCE CO.,

Post Office Square, Boston, Massachusetts.

ASSETS, Dec. 31st, 1888.	$19,724,538 45
LIABILITIES	17,288,348 72
	$2,436,189 73

LIFE RATE ENDOWMENT policies are issued at the life rate premium.

Annual Cash distributions are paid upon all policies.

Every policy has indorsed thereon the cash surrender and paid-up insurance values to which the insured is entitled by the Massachusetts Statute.

Pamphlets, rates and values for any age sent on application to the company's Office,

BENJ. F. STEVENS, President.
JOS. M. GIBBENS, Vice-Pres.
S. F. TRULL, Secretary
WM. B. TURNER, Asst. Sec.

MICHIGAN MUTUAL LIFE INS. CO.

TWENTY-SECOND ANNUAL STATEMENT FOR THE YEAR ENDING DEC. 31st, 1889.

REVENUE ACCOUNT.	
Received for Premiums	$482,787 54
Received for Interest	134,744 68
Total Income	$617,532 22
DISBURSEMENTS.	
For Death Claims, Dividends, Matured Insurance and Surrender Values	$278,346 20
For Expenses, Taxes and all other items	234,973 30
Total	$513,319 50
ASSET ACCOUNT.	
First Mortgage Liens on Real Estate	$2,017,401 63
Real Estate	137,792 25
Cash in Bank	31,475 85
Loans to Policy-holders secured by Reserves	180,527 31
Agents' Balances	4,057 38
Bills Receivable	20,019 14
U. S. Bonds and Stock Collaterals	11,848 75
Interest and Rents accrued	40,069 05
Interest and Rents due	32,610 90
Outstanding Premiums, secured by Reserve Fund (20 per cent. loading deducted)	119,297 00
Deferred Premiums secured by Reserve Fund (20 per cent. loading deducted)	28,218 20
Total Assets	$2,613,313 47
LIABILITIES.	
Amount of Reserve Fund, American Table (4½ per cent.)	$2,184,326 00
Deposits of Policy-holders	357 28
Death Claims, not due	30,670 13
Surplus	397,960 06
Total	$2,613,313 47
New Risks assumed in 1889	$4,019,575 00
Increase of Assets on Insurance Department basis	324,051 71
Increase of Surplus on Insurance Department basis	51,979 57

During the year 1889 this Company loaned to Policy-holders over $40,000.00 upon Endowment Policies assigned to it as security. The Reserve in each case being in excess of the loan made.

In the six years last past, the Company more than doubled its assets and insurance in force.

The total amount paid to Policy-holders by this Company to date is $3,210,791.17.

JACOB S. FARRAND, President.
W. A. BUTLER, Vice-President.
O. R. LOOKER, Secretary.
H. F. FREDE, Assistant Secretary.
GEN. W. F. RAYNOLDS, Actuary.

In strength of organization, and in everything which contributes to the security and cheapness of Life Insurance, this Company stands unrivaled.

PROVIDENT LIFE AND TRUST CO.

OF PHILADELPHIA.

Insurance in force. $72,000,000

LOW DEATH RATE.

The rate of mortality is less than that of any other company, and the dividends arising from that source will be correspondingly larger. The exhaustive report published by the Company, covering an experience of twenty years, shows that the number of deaths was one-third less than the number which should have occurred in accordance with the indications of the American Experience Table of Mortality. Such a percentage of gain was never before realized.

Continental FIRE INSURANCE CO.

OFFICES, Continental Buildings. { NEW YORK, 100 BROADWAY. Brooklyn, cor. Court and Montague Sts. and No. 106 Broadway, E. D.

Reserve for re-insurance	*$2,470,343 24*
Reserve ample for all claims	*275,726 78*
Capital paid in in Cash	*1,000,000 00*
Net Surplus	*1,471,703 89*
Total Assets, Jan. 1st, 1890	*$5,217,773 91*

This Company conducts its business under the Restrictions of the New York Safety Fund Law.

DIRECTORS.

WM. L. ANDREWS, SAMUEL D. BABCOCK, HIRAM BARNEY, GEORGE BLISS, CHARLES H. BOOTH, HENRY C. BOWEN, JOHN CLAFLIN, E. W. CORLIES, JOHN H. EARLE, JAMES FRASER, AURELIUS B. HULL, WM. H. HURLBUT, BRADISH JOHNSON, H. H. LAMPORT, WM. G. LOW, EDWARD MARTIN, RICHARD A. McCURDY, ALEXANDER E. ORR, ALFRED RAY, WM. M. RICHARDS, JOHN L. RIKER, HENRY F. SPAULDING, WILLIAM H. SWAN, LAWRENCE TURNURE, THEO. F. VAIL, J. D. VERMILYE, JACOB WENDELL.

CHAS. H. DUTCHER, *Sec'y Brooklyn Dept.*
EDWARD LANNING, *Ass't Secy.*

F. C. MOORE, President.
CYRUS PECK, Vice-Pres't and Sec.
HENRY EVANS, 2d Vice-Pres't and Sec'y Agency Dept.

195 BROADWAY, NEW YORK, January 15th, 1890.

PHENIX INSURANCE COMPANY

BROOKLYN.

Statement January 1st, 1890.

CAPITAL	*$1,000,000 00*
Reserve for Unearned Premiums	*3,176,351 99*
Unpaid Losses	*176,097 65*
Reserve for all Other Claims	*26,884 94*
NET SURPLUS,	**401,921 07**
Total Assets	*$4,781,255 65*

Increased Assets. Increased Reserve. Increased Surplus.

A Semi-annual Dividend of FIVE PER CENT. (5 per cent.) was this day declared by the Board of Directors, payable on demand at the New York office.

Losses paid since organization, - - $37,720.621 60

THIRTY-EIGHTH ANNUAL REPORT OF

The Massachusetts Mutual Life Insurance Co.,

For the Year Ending December 31st, 1889.

RECEIPTS IN 1889.

Premiums		$1,913,230 88
Interest and Rents		505,125 30
Profit and Loss		30,495 05
Total Receipts		$2,457,251 83

DISBURSEMENTS.

Death Claims (less $25,495 Re-insurance)	$585,102 00	
Matured Endowments	102,880 00	
Surplus returned to Policy-holders in Dividends	225,777 57	
Surrendered and Canceled Policies	178,240 72	
Total payments to Policy-holders		$1,092,000 29
Commissions, Salaries, and other expenses		475,856 92
Taxes and Licenses paid Massachusetts and other Insurance Departments	$[illegible],422 94	
Taxes on Real Estate	5,246 25	
		35,669 19
Expenses on Real Estate		20,796 83
Re-insurance		45,683 63
Total Disbursements		$1,668,014 86

ASSETS.

First Mortgage Loans on Real Estate	$3,576,257 43	
Loans secured by Collaterals	701,200 00	
Loans on Company's Policies in force	319,082 00	
Massachusetts Armory Loan Bonds	110,000 00	
City, County, Township and other Bonds	848,152 69	
Gas and Water Bonds	502,650 00	
National Bank Stocks	83,850 00	
Railroad Bonds	1,794,116 18	
Railroad and other Stocks	795 516 00	
Real Estate	459,218 08	
Premium Notes on Policies in force	547,027 02	
Cash on hand and in Bank	201,917 27	
Premiums in course of collection (less cost of collection)	122,485 44	
Deferred Premiums (less cost of collection)	207,065 74	
Interest and Rents accrued	152,079 90	
Total Assets		$10,415,817 64

LIABILITIES.

Reserve by Massachusetts Standard	$9,502,188 00	
Claims for Death Losses and Matured Endowments in process of adjustment	23,828 85	
Unpaid Dividends	30,358 88	
Premiums paid in advance	2,099 98	
Total Liabilities		$9,558,475 63
Surplus by the Massachusetts Standard		857,342 01

Number of Policies issued in 1889, **4,443**, insuring	$15,082,200 00
Number of Policies in force December 31st, 1889, **20,626**, insuring (including Reversionary additions)	$36,220,508 00

Springfield, Mass., January 15th, 1890.

The undersigned have carefully examined the Cash, Securities and Balances of The Massachusetts Mutual Life Insurance Company, and find the same to agree with the above statement.

H. S. HYDE,
JOHN R. REDFIELD,
E. D. METCALF,
Auditors.

M. V. B. EDGERLY, President.
HENRY S. LEE, Vice-President.
JOHN A. HALL, Secretary.
OSCAR B. IRELAND, Actuary.

New York Office, 243 Broadway.
Chicago Office, 92 La Salle Street.
Philadelphia Office, 520 Walnut Street.
Boston Office, 31 Milk Street.

J. M. ALLEN, President.
W. B. FRANKLIN, Vice-President.
F. B. ALLEN, 2d Vice-President.
J. B. PIERCE, Secretary and Treasurer.

1850. 1890.

THE UNITED STATES Life Insurance Company,

IN THE CITY OF NEW YORK.

RECORD FOR 1889.

Increase in Assets,
Increase in Surplus,
Increase in Policies Issued,
Increase in Business Written,
Increase in Insurance in force.

GEO. H. BURFORD, President.
C. P. FRALEIGH, Secretary.
A. WHEELWRIGHT, Assistant Secretary.
WM. T. STANDEN, Actuary.

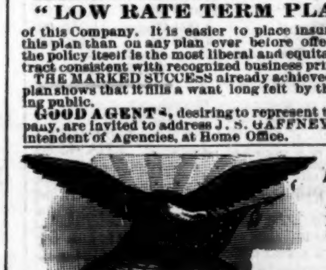
EXAMINE THE MANIFOLD ADVANTAGES OF THE

"LOW RATE TERM PLAN"

of this Company. It is easier to place insurance on this plan than on any plan ever before offered, and the policy itself is the most liberal and equitable contract consistent with recognized business principles.

THE MARKED SUCCESS already achieved by this plan shows that it fills a want long felt by the insuring public.

GOOD AGENTS, desiring to represent the Company, are invited to address J. S. GAFFNEY, Superintendent of Agencies, at Home Office.



THE AMERICAN FIRE INSURANCE CO., Philadelphia.

EIGHTIETH ANNUAL STATEMENT.

Cash capital	$500,000 00
Reserve for reinsurance and all other claims	181,733,053
Surplus over all Liabilities	409,616 79
TOTAL ASSETS, January 1st, 1890	$2,642,669 97

THOMAS H. MONTGOMERY, *President.*

OFFICE OF THE

ATLANTIC MUTUAL INSURANCE COMPANY

NEW YORK, January 23d, 1889.

The Trustees, in Conformity to the Charter of the Company, submit the following Statement of its affairs on the 31st of December, 1888

Premiums on Marine Risks from 1st January, 1888, to 31st December, 1888		$3,865,106 38
Premiums on Policies not marked off 1st January, 1888		1,388,298 01
Total Marine Premiums		$5,253,404 39
Premiums marked off from 1st January, 1888, to 31st December, 1888		$3,867,269
Losses paid during the same period	$1,998,897 3	
Returns of Premiums and Expenses	687,287 98	
The Company has the following Assets, viz.:		
United States and State of New York Stocks, City, Bank and other Stocks		$7,501,315
Loans secured by Stocks and otherwise		2,469,000
Real Estate and claims due the Company, estimated at		569,947 30
Premium Notes and Bills Receivable		1,374,912
Cash in Bank		252,812 09
Amount		$12,167,986 34

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday, the fifth of February next.

The outstanding certificates of the issue of 1884 will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday, the fifth of February next, from which date all interest thereon will cease. The certificates to be produced at the time of payment and canceled.

A dividend of forty per cent. is declared on the net earned premiums of the Company for the year ending 31st December, 1888, for which certificates will be issued on and after Tuesday, the seventh of May next.

By order of the Board,

J. H. CHAPMAN, Secretary.

TRUSTEES:

J. D. JONES, W. H. H. MOORE, A. A. RAVEN, JAMES LOW, WM. STURGIS, BENJAMIN H. FIELD, EDMUND W. CORLIES, ROBERT B. MINTURN, WILLIAM DEGROOT, WILLIAM H. WEBB, HORACE GRAY, WILLIAM E. DODGE, GEORGE BLISS, C. A. HAND, JOHN D. HEWLETT, CHARLES P. BURDETT, HENRY E. HAWLEY, CHA'S H. MARSHALL, JAMES G. DE FOREST, CHARLES D. LEVERICH, N. DENTON SMITH, EDW'D FLOYD-JONES, JOHN L. RIKER, ANSON W. HARD, ISAAC BELL, THOMAS MAITLAND, IRA BURSLEY, JAMES A. HEWLETT, GEORGE H. MACY, LAWRENCE TURNURE, WALDRON P. BROWN, GEORGE L. NICHOLS, GUSTAV AMSINCK, WILLIAM G. BOULTON, RUSSELL H. HOADLEY.

JOHN D. JONES, President.
W. H. H. MOORE, Vice-President.
A. A. RAVEN, Second Vice-President.

HOME

Insurance Co. of New York,

Office, No. 119 BROADWAY.

SEVENTY-THIRD SEMI-ANNUAL STATMENT,

January, 1890.

CAPITAL STOCK - - - - - - *$3,000,000 00*

THE ASSETS OF THE COMPANY ARE AS FOLLOWS:

Cash in Banks	$196,387 19
Cash in hands of Agents and in course of collection	599,293 77
Real Estate	1,345,325 80
Loans on stocks	373,300 00
Loans on Bonds and Mortgages	754,000 00
Interest due and accrued	37,038 30

BONDS.

			Par Value.	Market Value.
United States Currency	6	per cent.	$1,150,000 00	$1,416,850 00
District of Columbia of 1924	3-65	" "	1,000,000 00	1,250,000 00
N. Y., Lake Erie & West'n R. R. Co. Re-org'd First Lien	6	" "	200 000 00	224.000 00
N. Y., Chicago & St. Louis R.R. Co. First Mortgage.	4	" "	112,000 00	105,280 00
N. Y. & Harlem R. R. First Mortgage Registered (1900)	7	" "	100,000 00	128,000 00
Valley Railway Co. of Ohio Consolidated Mortgage Gold	6	" "	100,000 00	101,000 00
Ohio & West Virginia Railway Co. First Mortgage (1914)	7	" "	100,000 00	113,000 00
Peoria, Decatur & Evansville Railway Co. First Mortgage (Evansville Division) (1920)	6	" "	100,000 00	101,000 00
Cleveland, Columbus, Cincinnati and Indianapolis R. R. First Consolidated Mortgage (1914)	7	" "	100,000 00	134,000 00
Louisville, New Albany and Chicago Railway Co. First Mortgage (1910)	6	" "	100,000 00	119,000 00
West Shore Railway First Mortgage Guaranteed (Registered)	4	" "	100,000 00	104,000 00
Albemarle & Chesapeake Canal Co. 1st M'tge (1909)	7	" "	100,000 00	108,000 00
Toledo, Ann Arbor & Grand Trunk R. R. Co. First Mortgage (1921)	6	" "	100,000 00	112,000 00
Dunkirk, Warren & Pittsburgh Railway Co. 1st Mortgage Guaranteed (1900)	7	" "	75,000 00	88,500 00
Chicago, St. Paul, Minneapolis & Omaha Railway Co. Consolidated Mortgage (1930)	6	" "	50,000 00	61,000 00
Alabama Central Railroad, 1st Mortgage,	6	" "	50,000 00	56,750 00
Savannah & Western, First Consolidated Mortgage	5	" "	50,000 00	50,750 00
Cleveland and Canton R. R. 1st Mortgage,	5	" "	50,000 00	48,750 00
Virginia Midland Railway Co. General Mortgage Guaranteed (1936)	5	" "	50,000 00	44.000 00
Iowa Central Railway Co. First Mortgage	5	" "	25,000 00	21,250 00
Jeffersonville, Madison and Indianapolis R.R. Co. First Mortgage (S. F.) (1906)	7	" "	50,000 00	58 500 00
Streator, Ill., Aqueduct Co., 1st Mortgage,	6	" "	10,000 00	10,000 00
Mississippi	4	" "	20,000 00	20,000 00
New York City	3	" "	200,000 00	216,000 00
City of Richmond, Va.	5	" "	50,000 00	56,000 00
Topeka City, Kas., Internal Improvement	6	" "	120,326 29	121,529 55
City of Council Bluffs, Iowa, City Improvement	6	" "	25,000 00	25,250 00
Nebraska City, Neb., Paving District,	7	" "	25,000 00	26,000 00
Kansas City, Kas., Improvement,	7	" "	14,500 00	15,225 00
City of Greeley, Col., Water.	6	" "	25,000 00	25,500 00

STOCKS

1000	Shares	Fort Wayne and Jackson R.R. Co. Preferred	$100	each	100,000 00	115,000 00
500	"	Chicago, St. Paul, Minneapolis and Omaha Railway Co. Preferred	100	"	50,000 00	48,500 00
500	"	New York Central & Hudson River R.R	100	"	50,000 00	54,000 00
400	"	Iowa Central Preferred	100	"	40,000 00	10,000 00
400	"	National Broadway Bank of N. Y.,	25	"	10,000 00	30,000 00
200	"	American Exchange National Bank of New York	100	"	20,000 00	33,000 00
200	"	Mercantile National Bank of N. Y.	100	"	20,000 00	42.000 00
200	"	Bank of America, N. Y.	100	"	20.000 00	40,000 00
200	"	Manhattan Company, N. Y.	50	"	10,000 00	19,300 00
200	"	Merchants' Exchange National Bank of N. Y.	50	"	10,000 00	12 300 00
200	"	Chatham National Bank of N. Y.	25	"	5,000 00	15,500 00
200	"	National Bank of Commerce of N. Y.	100	"	20.000 00	39,200 00
200	"	Western National Bank of N. Y.,	100	"	20,000 00	19,600 00
200	"	Nassau Bank	50	"	10,000 00	16,000 00
200	"	National Butchers' and Drovers' Bank of N. Y.	25	"	5,000 00	9,250 00
100	"	Hanover National Bank of N. Y.	100	"	10,000 00	33,000 00
100	"	National Bank of the Republic	100	"	10,000 00	17,500 00
100	"	Fourth National Bank of N. Y	100	"	10,000 00	17,000 00
200	"	Holland Trust Co.	100	"	20,000 00	44,000 00
200	"	Franklin Trust Co., Brooklyn	100	"	20,000 00	36,000 00
50	"	Metropolitan Trust Co	100	"	5,000 00	11,750 00
45	"	Long Island Loan and Trust Co.,	100	"	4,500 00	7,740 00
						$8,931,159 61

LIABILITIES.

Cash Capital	$3,000,000 00
Reserve Premium Fund	3,774,943 00
Unpaid Losses and Taxes	586,987 49
Sinking Fund	30,210 98
Unpaid Reinsurance and Commission on Uncollected Premiums	284,475 36
Net surplus	1,307,542 78
TOTAL ASSETS,	$8,931,159 61

DANIEL A. HEALD, President.

WILLIAM L. BIGELOW, THOMAS B. GREENE, } Sec's. JOHN H. WASHBURN, ELDRIDGE G. SNOW, Jr., } Vice-Pres'ts.

HENRY J. FERRIS, ARETNAH M. BURTIS, } Assistant Secretaries.

FOURTEENTH ANNUAL STATEMENT.

THE FIDELITY & CASUALTY CO.

OF NEW YORK.

WM. M RICHARDS, Prest. GEO. F. SEWARD, Vice-Prest.
ROB'T J. HILLAS, Sec'y. EDW. L. SHAW, Ass't. Sec'y.

31st DECEMBER, 1889.

ASSETS.

Stocks and bonds owned	$504,137.50
Real Estate	11,000.00
Loans on collateral 90 per cent. margin	215,400.00
Cash in banks and office	68,894.09
Premiums in course of collection	181,925.91
All other assets	34,926.24
	$1,017,313.74

LIABILITIES.

Re-insurance reserve	$580,728.65
Unpaid losses	65,992.62
Commissions on premiums in course of collection	47,907.15
All other liabilities	19,177.54
Capital stock	250,000.00
Net Surplus	72,519.88
	$1,017,313.74

YEAR.		GROSS ASSETS.	CASH INCOME.	RE-INSURANCE RESERVE.	LOSSES PAID.
1881	Dec. 31st,	$382,941.70	$136,302.98	$97,243.80	$66,77[illegible].96
1883	"	470,788.23	364,567.58	153,584.49	114,092.51
1885	"	590,504.43	477,926.41	24[illegible],183.73	192,258.74
1887	"	642,241.82	539,659.16	300,843.04	292,592.87
1888	"	774,550.21	694,454.29	374,532.00	231,249.78
1889	"	1,017,315.74	1,079,754.92	580,728.65	316,904.49

Amount of all Losses Paid to date, $1,728,551.08.

The Equitable Life

Assurance Society of the U. S.

Next year the Equitable Society will begin to pay *Dividends* on its 20-year Tontine policies. If the experience of the present year corresponds with that of the year just ended, the results of these policies will be as follows:

Tontine Profits.

1. On *20-payment life* policies, and on *Endowments, a cash surrender value* equal to all the premiums paid, with *Compound Interest* at rates varying from 3¼ to 5 per cent. per annum.

2. In *every* instance a cash return exceeding the amount invested, making the cost of the assurance in the *least* favorable cases less than the *interest* on the premiums paid.

Examples:

20-Year Endowment Policies for $1,000.

Age when Issued.	Premiums Paid in 20 Years.	Cash Value.	Paid-up Value.
30	$992	$1,706	$3,650
35	1,018	1,746	3,310
40	1,060	1,813	3,070
45	1,128	1,932	2,950
50	1,240	2,156	3,000

20-Payment Life Policies for $1,000.

Age.	Premiums.	Cash.	Paid-up.
30	$622	$909	$1,940
40	796	1,204	2,030
50	1,096	1,746	2,430

Ordinary Life Policies for $1,000.

Age.	Premiums.	Cash.	Paid-up.
30	$466	$573	$1,230
40	644	850	1,440
50	970	1,387	1,930

The Society issues policies for any round amount from $1,000 to $100,000. The latest form is designated

The Free Tontine,

and is a *simple promise to pay*, and has *no conditions on the back.* It is incontestable after two years; non-forfeitable after three years; unrestricted as to travel and occupation after one year, and gives a choice of six methods of settlement at the end of the Tontine period.

The Society also issues a new investment and Indemnity

Bond

under which a *safe* and *profitable* INVESTMENT is combined with *the most liberal form* of LIFE ASSURANCE *extant.*

This Bond is payable at maturity in *cash* or may be *extended* at *interest.*

Assets, $105,000,000 **Income, $30,000,000**
Liabilities, 82,500,000 **New Assurance, $175,000,000**
Surplus, $22,500,000 **Outstanding Assurance, $625,000,000**

J. W. ALEXANDER, V.P. H. B. HYDE, President.

THE

MANHATTAN

LIFE INS. CO.,

OF NEW YORK.

1850. (39 YEARS.) 1889.

General Agents and Canvassers wanted for desirable territory, to whom permanent emp'oyment and liberal compensation will be given. Address

JAMES M. McLEAN, President.
J. L. HALSEY, 1st Vice-Pres't.
H. B. STOKES, 2d Vice-Pres't.
H. Y. WEMPLE, Secretary.

WASHINGTON

LIFE INS. CO. OF NEW YORK.

W. A. Brewer, Jr., Prest.

In this company policy-holders have the advantage over those of all other companies, in Non-forfeitable dividends to keep their policies in force.

See Charter.

OFFICE:
21 Courtlandt St.

THE AMERICAN FIRE INSURANCE CO.

OF PHILADELPHIA.

308 AND 310 WALNUT STREET.

EIGHTIETH ANNUAL STATEMENT,

Showing the Condition of the Company January 1st, 1890.

ASSETS.		LIABILITIES.	
Real Estate	$230,100 00	Losses in process of adjustment	$177,327
Loans on Bonds and Mortgages	993,703 40	Reinsurance Fund, temporary	1,088,162
Ground Rents, well secured	7,253 34	Reclaimable on perpetual policies	465,282
United States Loans	37,200 00	Commissions unpaid	2,331
Bonds and Loans	1,052,949 56	Cash Capital	500,000
Loans on Deposits	150,000 00	Surplus	409,616 79
Interest and Rents due and accrued	20,429 79		
Premiums in course of collection	21,707 79		
Cash in Banks and office of Company	129,326 09		
TOTAL ASSETS, Jan. 1st, 1890	$2,642,669 97		$2,642,669 97

DIRECTORS:

THOS. H. MONTGOMERY, P. S. HUTCHINSON, JOSEPH E. GILLINGHAM,
JOHN T. LEWIS, ALEXANDER BIDDLE, SAMUEL WELSH, JR,
ISRAEL MORRIS, CHARLES P. PEROT, CHAS. S. WHELEN.

THOS. H. MONTGOMERY, President.
CHARLES P. PEROT, Vice-President.
RICHARD MARIS, Secretary.
JAMES B. YOUNG, Actuary.

STATEMENT OF THE CONDITION OF THE

ÆTNA

INSURANCE COMPANY,

HARTFORD, CONN.,

On the Thirty-First Day of December, 1890.

Cash Capital,	**$4,000,000.00**
Reserve, Re-Insurance (Fire),	2,073,162.32
Reserve, Re-Insurance (Inland),	17,536.86
Reserve, Unpaid Lossss (Fire),	191,024.79
Reserve, Unpaid Losses (Inland),	9,206.90
Other Claims,	79,912 77
Net Surplus,	**3,700,666.01**
Total Assets,	**$10,071,509.65**

LOSSES PAID IN SEVENTY-ONE YEARS,

Sixty-Four Million Six Hundred and Eighty-One Thousand Dollars.

J. GOODNOW, President.

A. C. BAYNE, Secretary. WM. B. CLARK, Vice-Pres't.

JAS. F. DUDLEY, WM. H. KING, Ass't Secretaries.

DIRECTORS:

ROLAND MATHER, WILLIAM R. CONE, MORGAN G. BULKELEY,
GUSTAVUS F. DAVIS, HENRY E. RUSSELL, J. PIERPONT MORGAN,
DRAYTON HILLYER, NATHANIEL SHIPMAN, THOMAS O. ENDERS,
WILLIAM F. TUTTLE, AUSTIN C. DUNHAM, ATWOOD COLLINS,
FRANCIS B. COOLEY, JAMES A. SMITH, JOTHAM GOODNOW,
WILLIAM B. CLARK, FRANCIS GOODWIN.

"Nulla Vestigia Retrorsum."

THE TRAVELERS

NEVER GROWS

Less Secure,
Less Prosperous,
Less Equitable,
Less Trusted.

Assets, Jan. 1st, 1890,	**$11,528,649 30**
Liabilities, "	**9,163,115 24**
Surplus, Jan. 1st, 1890,	**$2,365.534 06**

STATISTICS FOR THE YEAR 1889.

LIFE DEPARTMENT.

Number of Life Policies written to date	58,185
New Life Insurance written in 1889	$8,439,650 00
(A Gain over 1888 of more than $1,000,000.)	
Paid Life Policy-holders to date	5,406,955 48
" " " in 1889	553,311 80

ACCIDENT DEPARTMENT.

Number of Accident Policies written to date	1,619 588
" " " " in 1889	104,348
" " Claims paid in 1889	14,428
Whole number Accident Claims paid	201,591
Amount Accident Claims paid in 1889	$1,026,552 52
Whole amount Accident Claims paid	12,063,685 24

Total Losses paid, both Departments, - $17,470,640 72

JAS. G. BATTERSON, President.
RODNEY DENNIS, Secretary.
JOHN E. MORRIS, Assistant Secretary.

STATEMENT
OF

The Mutual Life Insurance Co. of New York,

RICHARD A. McCURDY, President.

For the year ending December 31st, 1888.

Total Assets $126,082,153 56

Increase in Assets	$7,375,301 68
Surplus at four per cent	$7,940,063 63
Increase in Surplus	$1,645,622 11
Policies in force	156,309
Increase during year	17,426
Policies written	32,606
Increase during year	10,301
Risks assumed	$103,214,261 32
Increase during year	$33,756,792 95
Risks in force	$482,125,184 36
Increase during year	$54,496,251 85
Receipts from all sources	$36,215,932 52
Increase during year	$3,096,010 06
Paid Policy-Holders	$14,727,550 22

THE ASSETS ARE INVESTED AS FOLLOWS:

Bonds and Mortgages	$49,617,874 02
United States and other Securities	$48,616,704 14
Real Estate and Loans on collateral	$21,786,125 34
Cash in Banks and Trust Companies at interest	$2,813,277 60
Interest accrued, Premiums deferred and in transit, Etc	$3,248,172 46
	$126,082,153 56

I have carefully examined the foregoing statement and find the same to be correct.
A. N. WATERHOUSE, Auditor

From the Surplus above stated a dividend will be apportioned as usual.

Year.	Risks Assumed.	Risks Outstanding	Surplus.
1884	$34,681,420	$351,789,285	$4,743,771
1885	46,507,139	368,981,441	5,012,634
1886	56,832,719	393,809,203	5,643,568
1887	69,457,468	427,628,933	6,294,449
1888	103,214,261	482,125,184	7,940,063

NEW YORK, January 23d, 1889.

BOARD OF TRUSTEES.

SAMUEL E. SPROULLS,	LEWIS MAY,	ROBERT SEWELL,	HENRY H. ROGERS,
LUCIUS ROBINSON,	OLIVER HARRIMAN,	S. VAN RENSSALAER CRUGER,	JNO. W. AUCHINCLOSS,
SAMUEL D. BABCOCK,	HENRY W. SMITH,	CHARLES R. HENDERSON,	THEODORE MORFORD,
GEORGE S. COE,	ROBERT OLYPHANT,	GEORGE BLISS,	WILLIAM BABCOCK,
RICHARD A. McCURDY,	GEORGE F. BAKER,	RUFUS W. PECKHAM,	PRESTON B. PLUMB,
JAMES C. HOLDEN,	JOS. THOMPSON,	J. HOBART HERRICK,	WILLIAM D. WASHBURN
HERMANN C. VON POST,	DUDLEY OLCOTT,	WM. P. DIXON,	STUYVESANT FISH,
ALEXANDER H. RICE,	FREDERIC CROMWELL,	ROBERT A. GRANNISS,	AUGUSTUS D. JUILLIARD,
F. RATCHFORD STARR.	JULIEN T. DAVIES,	NICHOLAS C. MILLER,	CHARLES E. MILLER.

ROBERT A. GRANNISS.....Vice-President.
ISAAC F. LLOYD.....2d Vice-President.
WILLIAM J. EASTON.....Secretary.
FREDERIC SCHROEDER.....Assistant Secretary

WILLIAM H. C. BARTLETT, LL.D., Actuary.
ERASTUS C. BENEDICT, Assistant Actuary.
FREDERIC CROMWELL, Treasurer. JOHN A. FONDA, Assistant Treasurer
WM. W. RICHARDS, Comptroller. WM. P. SANDS, Cashier.
GUSTAVUS S. WINSTON, M.D., WALTER R. GILLETTE, M.D.
E. J. MARSH, M.D., Medical Directors.
WM. G. DAVIES, Solicitor.

Old and Young.

A GREETING.

BY MARY ELIZABETH BLAKE.

IRELAND! Mother unknown,
Sitting alone by the water,
Lift up your eyes to your own,
Stretch out your arms to your daughter!
Many and many a day have I longed for
your green robe's splendor,
Your eyes of the deep sea gray, your strong
love patient and tender;
For the croon of the welcoming voice, and
the smile half joy and half sadness—
Soul of my soul rejoice, for this is the hour
of thy gladness!

Sure if I never had heard
What land had given me birth,
And cradled the spirit's bird
On its first weak flight to earth;
If I never had heard the name of thy sor-
row and strength divine,
Or felt in my pulses the flame of the fire
they had caught from thine,
I would know by this rapture alone that
sweeps through me now like a flood,
That the Irish skies were my own, and my
blood was the Irish blood!

Proud did I hold my race,
Yet knew not what pride might dare;
Fair did I deem thy face,
But never one-half so fair;
Like a dream with deep happiness fraught
that some happier dawn makes true,
Nothing was glad in my thought but glad-
dens yet more in you—
From ivied tower and wall, and primrose
pale on the lea,
To vales where the bright streams call to
the lilting bird in the tree.

How can I frame the thought
That sets all my soul aglow!
How can I speak as I ought
The longing that moves me so!
My comrades laugh like a boy whose heart
to pleasure is stirred,
But my heart is weeping with joy while my
lips never speak a word;
Here where the green hills start from the
breast of the deep blue water,
Ireland! land of my heart, stretch out your
arms to your daughter!

BOSTON, MASS.

THE CHURCH FAIR AT HARMONY.

BY CHARLES T. DAZEY.

WHEN the old log cabin, which had served as a sanctuary almost from the founding of the little Western town of Harmony, was burned to the ground, nearly a quarter of a century ago, there was at least one good result—all neighborhood feuds, petty or great, were forgotten for the time, and all factions heartily united in replacing the lost building by a more modern structure. And when a new church, resplendent with glaring white walls relieved by shutters of the deepest green, arose from the ruins of the old, the general joy and thanksgiving were tempered only by the knowledge that a debt of three hundred dollars still hung over the sacred edifice. Many ways and means of extracting this sum from the already well-taxed purses of the little congregation were devised and rejected; but at last Miss Eliza Strubble, church organist and village poetess, proposed a scheme which, after due consideration, was adopted. Her idea was simply to duplicate as nearly as possible the attractions of a church fair which she had lately attended in a large city—attractions now commonplace enough, but then decidedly novel and alluring.

There was, indeed, considerable opposition at first to taking such an important step in the absence of the pastor, who had gone on a visit to his old home in a neighboring State. It was urged that Father Murray, as he was affectionately called, would certainly disapprove of certain features of the proposed fair. As it was well known that he was bitterly opposed to anything in the least likely to lessen the sanctity of the house of worship, this argument was strong enough to cause a secret quaking of the heart, even among the loudest advocates of the fair; for Father Murray, tho loved by all, was also feared, being a man of vigorous character and exceedingly effective in the reproval of ill-doing. No consideration was so powerful, however, as the prospect of releasing the church debt in such an easy and enticing manner.

At a meeting called to determine the matter finally, the opponents of Miss Strubbie's plan found themselves in a minority so hopeless that one good old lady went home at once and wrote a confidential letter to her pastor with results that will appear hereafter.

It is not necessary to relate the tremendous efforts put forth to make the fair a great success. As was said afterward, with bold figurativeness, "Harmony just took off its coat and waded in."

When at last the appointed time arrived, the interest felt in the occasion was shown by the steady stream of wagons that began to pour in from the outlying precincts of Bean Ridge and Panther Creek, while the sun still hung broad and red on the horizon. Soon the church was crowded, and even the little yard in front was filled with farmers who talked of corn and cattle and grumbled at the price of both, watching meanwhile with critical and serious eyes the arrival of bashful beaux and blushing belles.

When this diversion was at an end they fell to wondering why Uncle Bob Evans and Uncle Joe Harris were so late. Without these patriarchs no public event in Harmony was complete. They were not only the first settlers of the county, but Uncle Bob was actually the founder of the village. With their own hands they had wrought a garden from the wilderness, and now, still hale and hearty, they literally "enjoyed the land" their toil had won. Around each of them descendants had grown up numerous enough to form something like a clan. It was almost a public calamity that these men, after years of closest friendship should come to hate each other. A dispute over a boundary line involving only a few acres, but an enormous amount of "principle," served to break the bond between them. It was carried through all the courts, and decided finally in Uncle Joe's favor, as Uncle Bob firmly believed, unjustly.

After a long time, mainly through the efforts of Father Murray, terms of mutual toleration were tacitly arranged between them; but the memory of the old quarrel smoldered in their hearts and needed only a breath to waken it to life. As was natural, the feelings of each were shared by his relatives and friends; and so it came about that Harmony had for years borne a most inappropriate name, being divided into Uncle Joe and Uncle Bob factions between which it was frequently predicted that there would some time be serious trouble.

On this particular evening the lateness of their arrival caused no uneasiness. Their tardiness was attributed rightly to some out-cropping of the eccentricity and "setness," which seemed to grow on each of them with advancing years. No one would have been surprised to learn the truth—that Uncle Joe, having sold that afternoon a drove of cattle for a considerable sum, was lingering at home in the hope of securing an opportunity to bury it unobserved. The old man always had a deep-rooted distrust of banks, and hid his money, much as a squirrel hides nuts. The secret of his depositories he guarded even from his wife, and he was now especially anxious that she should not discover it. Two years before George, his favorite son, had fallen in love with a girl as poor as she was pretty, and in spite of his father's bitter opposition had married her. Too proud to beg for paternal forgiveness, the young husband, after some wanderings, drifted to Kansas, where he took a "claim," on which he made a brave fight to establish a home. But the fates seemed against him; and when a terrible drought scorched the life from every green thing, courage forsook him, and, for the first time, he sent an appeal to his father. The old man, however, was obdurate. A grim and narrow life, molded by privation and toil, had made his restricted passions deep and strong, and the fires of his anger still burned as hotly as ever.

Not so with his wife, good old Aunt Esther, to whom the wildest scapegrace always appealed with confidence. She was one of the mildest yet firmest of women; and when she was denied money to send to her boy, she warned her husband that if she could discover any of his hoards she would take a part "for George."

So it was that on that October night Uncle Joe was watching for a chance to steal unnoticed to his private savings-bank in the hollow of an old stump. Aunt Esther's eyes were too sharp, however; and having exhausted every pretext for delay, the spare, sinewy old man at last climbed into the wagon with a sigh, and drove away with the precious roll wadded in his ancient black pocket-book and thrust deep in his capacious pocket.

About the same time Uncle Bob was engaged in a characteristic controversy with his wife, Aunt Hannah. That excellent but worldly-minded old lady sat in rather a light and elegant buggy just outside the farmyard gate, while old Gray, the family nag-of-all-work, lazily awaited her commands. Her husband, a bluff, sturdy man, erect in spite of his age, stood by the gate and motioned to her to go on.

Aunt Hannah looked appealingly at him. "Now, Robert," she said, in soothing tones, while her "false front" trembled with the fervor of her entreaty, "just climb in and ride like a sensible man."

"Never," replied Uncle Bob, in a loud and determined voice. "When you got that spidery, rickety, crazety-lookin' trap I said I'd never ride in it, and I never will. No, Hannah, pride has had its way. You've made your own bed and bought your own buggy, and in it you must lay."

With these words he strode away, and an instant later Aunt Hannah shook the lines and with a sharp "ch'k," passed the old gentleman at Gray's best pace.

The foregoing conversation was one of frequent occurrence, and always with the same result. When the "carryall" in which Uncle Bob and his wife had ridden in state for many years, fell to pieces one day, very much after the fashion of the "one hoss shay," the question of a new vehicle caused the most serious variance the worthy couple had ever known. The old man set his heart on a low, comfortable phaeton, into which he could easily mount, and which, being second-hand, had the added merit of cheapness. Aunt Hannah, however, with a woman's perversity, would not look at it twice. She wanted something more stylish; they could afford it, and she was resolved to have it. Many times the matter was argued fruitlessly *pro* and *con*, until at last she solved the problem by going to the city and buying a conveyance entirely to her taste. When Uncle Bob saw her purchase, his anger found expression in the words already quoted; and from that determination he had never swerved.

As he walked to the fair he was not put in any better humor when Dr. Blessop, a young physician with more theory than practice, pulled up beside him in the identical phaeton which the old man had coveted. He refused the doctor's courteous invitation to ride, and walked stiffly on, pounding the earth with his great cane and talking to himself after his usual fashion on that inexhaustible subject—the folly of womankind.

Nevertheless his peevishness vanished very soon after he entered the new church. For truly its interior presented an enlivening spectacle. The walls were festooned with wreaths of flowers and evergreens, interspersed with mottoes, in one of which, "The pen is mightier than the sword," might have been detected the hand of Miss Eliza Strubble. There were no booths presided over by countesses selling rosebuds at a guinea each; but there were candy tables, ice-cream stands, and two long platforms extending almost the whole length of the church, and covered with delicacies that would have tempted the most ascetic anchorite. No wonder that everybody, after a single glance at those marvels of toothsomeness—the fattest chickens, the plumpest turkeys and the richest cakes and pies—was at once impressed with the propriety of shaking everybody else by the hand, and of being as happy and jubilant as befitted the occasion.

As for the two old men they had no sooner entered than each became the center of a crowd of relatives and friends, who showed them such respect and honor that grievances were soon forgotten, and they graciously accorded to the fair their unqualified approval.

To tell the truth, Uncle Bob found no pleasure in the music of the organ, tho "presided" over by Miss Strubble, and professed to detect in the harmonies produced by her an unflattering resemblance to the nocturnal wailing of cats.

But when the Harmony Brass Band marched up the center aisle, and, facing about in front of the altar, played the "Prize Banner Quickstep" with great independence as to time and expression, the old man was delighted, and lustily called for "more"; a request which was granted to the great joy of all except an unfortunate hound that never ceased to express his opinion in the most mournful and piercing howls near the church door until he was driven away by a justly infuriated deputation from within.

After a time Uncle Joe and Uncle Bob found themselves near the fish-pond, where for ten cents one could fish with the certainty of catching something not worth the money. Under the spell of the general good-will prevailing they greeted each other almost cordially; and when Uncle Bob, as the result of his fishing, landed a very small doll of preternatural ugliness and blackness, it would have been hard to tell which laughed the heartier. It seemed as if everything was to go smoothly and happily, and no one would have thought that the fulfillment of the prophesy of "trouble" was near at hand. But the old fires of discord and dislike tho low, were not extinct, and, given fuel enough, could blaze forth more fiercely than ever; and, unhappily, fuel was not to be lacking. When all had eaten to their heart's content, when the tables were bare and the ice-cream freezers empty, the serious business of the evening began—namely, the distribution of three prizes by a popular vote. The preparations for this part of the entertainment were made with due solemnity, and watched with breathless interest. On a table placed before the pulpit, were carefully deposited two enormous cakes and a cane with a head so bright that it really looked very much like gold. Behind these harmless-looking articles which were to cause so much mischief, Ebenezer Pratt the rosy and rotund village postmaster and justice of the peace, took his stand as master of ceremonies. At the vacant end of the table Ezra Strubble, father of the intellectual Eliza, placed a formidable ledger and, with a very sharp pencil in his hand, sat down to keep a record of the votes, and by whom cast, a duty which exactly suited him, as no one could expect him to do so much work and vote also.

How the hearts of the girls trembled when Mr. Pratt held up one of the cakes and announced that it was to go to the young lady who should be declared prettiest by a majority of ballots at ten cents each!

For a time things went slowly, but courage came anon, and several bashful youths seized the opportunity to display the depth of their affection in the most conclusive manner. In that rural neighborhood, however, pocket-money was not lavished on the younger generation, and one by one the contestants dropped out of the race until only Miss Strubble and Miss Norton, the village schoolmistress, were left. Being young and pretty the latter was regarded as a divinity by several of her older scholars, and some of them, as they afterward mournfully remarked, "planked down more money in a minute, to put that cake where it belonged, than they could earn in a week." But nothing could overcome the cool, persistent voting of Doctor Blessop, and the cake was finally awarded to the blushing and agitated Eliza, by whom his liberality was regarded as certainly tantamount to a proposal. Fortunately the poor girl could not know that she owed her triumph simply to the desire of the young doctor to curry favor with her influential father.

As any one of Miss Strubble's opponents could justly have claimed the possession of more beauty than time had left to that somewhat faded young lady, it is needless to say that the defeated were deeply chagrined, their fathers disgruntled, their mothers furious. And now matters went from bad to worse.

When the "handsome' cane was put up to be voted to the most popular gentleman, the advantages of concentration were seen, and there were but two nominees, Uncle Joe and Uncle Bob. At once the friends and relatives of each rallied as one man in support of their favorite, Money began to flow in at the polls at a rate that delighted Pratt and Strubble beyond expression. There could be no doubt now that the church debt would be lifted and the fair considered an eminent success. As the voting progressed it became plain that the contest was to be close. Opposing partisans stood near the polls, and whenever either candidate lagged behind, a Macedonian appeal for succor was sent forth with a certainty of a prompt response.

Meanwhile, the two old men sat grim, silent and anxious. At times they attempted to jest and assume indifference; but the effort was a sorry failure. When the announcement came that the polls must be closed, Uncle Bob was decidedly in the lead. Votes enough to make victory almost certain had just been cast in his favor by a favorite nephew who "had expectations." The old man's large and rather stern features did not relax into a smile, but assumed an expression of intense satisfaction. The opposite party looked glum and disconcerted. There was a hurried consultation among their leaders, a few whispered words to Uncle Joe, and a moment later, with a strange mixture of reluctance and nervous eagerness, he produced the precious black pocket-book, and taking from it a bill gave it to a friend who hastened to the polls and thrust it into Pratt's hand just as he pronounced the voting at an end.

Doubtless Uncle Bob would have come to the rescue; but there was no time. Uncle Joe's contribution had carried the day. By a majority of over one hundred votes he had been declared the most popular man in Harmony. His friends cheered, and one, with the enthusiasm of youth, clapped his arms to his side and crowed like a cock.

Uncle Bob and his forces sat frowning and silent; but what they felt could be seen in the quick heaving of their breasts, and the nervous intertwining of their strong fingers. Every one felt that there was a dangerous tension in the air, and, to relieve it, Pratt announced, in rather a husky voice, that the remaining cake would now be voted to the handsomest married lady.

As he spoke Uncle Bob, to the astonishment of all, arose, and with the gait of an angry lion, stalked to the polls. Glancing around him defiantly, he said, in his deepest tones:

"I don't keer nothin' about bein' 'lected the most pop'lar man, but I know who is the han'somest lady. I nominates my wife, Hannah Jane, and all I wants is a fair chance to win."

The sensation created by these words was prodigious, and it was doubled when Uncle Bob took out a large, well-filled wallet, and said:

"I understand that there war a pocket-book rung in on me in t'other 'lection, and I want it understood that I've got one, too; and tho I'd be everlastin' ashamed to vote for myself, I considers it a duty and a honor to vote for my wife. There's my first vote."

And he flung down a crisp five dollar bill.

The challenge was clear and decisive. Every one turned and looked at Uncle Joe. The old man did not fail to meet the occasion. He understood well that Uncle Bob's words were leveled at him point-blank, and the taunt directed at his voting for himself cut him to the quick. The old enmity sprang to new life, and he felt fresh and eager for the fray. Strong as he still was, he surprised every one by the quickness with which he made his way to the polls.

With a half-angry, half-contemptuous glance at his former friend, he produced the black pocket-book, and, saying simply, "I nominate my wife Esther; I don't brag, but money talks," laid in the hand of the enraptured Pratt a ten-dollar note, which was promptly covered by one of like amount from Uncle Bob's wallet. No one thought for an instant of the utter absurdity of pitting two remarkably plain old ladies against each other as exceptionally beautiful. They were quite forgotten as they shrank back in the crowd, half-pleased, half-frightened. There were eyes and ears only for the two old men confronting each other in a contest which every one knew would be stern and long. No one else offered to vote and no word of advice, remonstrance, or encouragement, was spoken. It was felt that this was to be a battle between giants, and that the time was yet far off when any interference would be welcome or necessary.

After the first few votes, which, it was remarked later, were somewhat in the nature of "bluffing," the number of ballots cast at a time decreased materially, for, tho determined to win, neither intended to spend a cent more than was absolutely necessary.

Nevertheless, as the balloting proceeded with almost clock-like regularity, the aggregate soon reached such a figure that all Harmony, pressing as near the polls as possible, swayed to and fro with sympathy and suspense, as each new vote was registered. Never had the little village known so powerful and absorbing a situation. It was a gladiatorial conflict in which each felt a personal interest. It was like the meeting of the Horatii and and the Curiatii. Who would be the first to yield—for, strong as the antagonists were, it was not in human nature or earthly pocket books to hold out forever! Uncle Joe gave the first unconscious sign of weakness.

"There's ten two year ol' steer in here," he said, patting the black pocket-book; "and ever' hoof an' hide shell go afore I'll give in."

"Shucks!" retorted Uncle Bob, patting his wallet in turn; "there's twenty fat hogs in here, and plenty more where they came from."

Then he laid down a bill that once more put Aunt Hannah in the lead.

And now the voting went on for a time silently, almost savagely. It was as if they were dealing each other blows. Soon they were filled with the insane fury of gamblers. They who ordinarily never wasted a copper, who to save a tithe of the sums they were recklessly flinging away would have endured painful economies, seemed now to care for money no more than for the dust beneath their feet.

Such a pace must have an end. The time came when Uncle Bob laid down his last bill, and showing his empty wallet as a warrior might display his broken and useless sword, said, with a gulp: "I told you it should all go afore I'd give in, and I've kep' my word."

"No," said Uncle Joe, "you said all ye wanted war a fair chance to win, an' what's a-henderin' you from kiverin' this,' flinging down what he devoutly hoped would be the last bill needed.

Before Uncle Bob could answer, two or three substantial farmers pushed forward with bills in their hands, and pressed them into his, saying: "Cover it, Uncle Bob—cover it." With a look of triumph the old man obeyed.

It was now Uncle Joe's turn for alarm. While he was rich, as riches went in Harmony, his friends and supporters were of distinctly a poorer class than Uncle Bob's; and he knew that if the strife became a general one, he would be beaten. At that moment his face cast in the vulpine mold as distinctly as was Uncle Bob's in the leonine, presented a curious study. Only the shrewdest observer could have seen in the suppressed twinkle of his eyes that he had determined to resort to strategy. Despairing of success by any other means he resolved to follow by design the course which had won him the cane as it were by accident. He seemed at once to lose all interest in the struggle and began to pass idly from one hand to the other his few remaining "greenbacks"; just enough to give him victory if Uncle Bob should not vote again. In vain Pratt invited more votes. In vain Uncle Joe's friends whispered in his ear and offered him money, and urged him on, repeating to him the taunts of his foes and painting the shame and disgrace of defeat. With his head sunk on his breast, and seemingly absorbed in fondling his beloved notes, the old man was as unresponsive as the fox that, shamming death, can be subjected to any torture without eliciting a sign of life.

A murmur of triumph came from Uncle Bob's forces. Victory was regarded as assured. Like an auctioneer, Pratt, after a crescendo of appeals, gave three positively "last calls." Still silence. Then, with a sigh of relief, he said, "The polls are now closed."

But with a motion so nicely timed as to leave it in doubt whether it was begun or ended before the word "closed" was spoken, Uncle Joe suddenly reached out his bony hand and pressed all his remaining notes in the palm of the astonished Pratt. Mechanically, he dropped the money where it would decide the contest in Uncle Joe's favor, and, in another moment, Strubble had recorded the amount and declared the result.

But there were no cheers as before. Any ebullitions of that kind were summarily checked at the sight of Uncle Bob's colossal wrath. For an instant he stood as if gasping for utterance. Then his bronzed cheeks, at first pale with rage, flushed almost purple. He absolutely leaped forward and, bringing his clenched fist down on the table with tremendous force, roared out: "That money war paid in arter the polls was closed. It's a swindle an' I won't stand it."

"It's been received," shouted Uncle Joe, "and you'll *hev* to stand it."

At once all was in an uproar. As by common consent, the crowd resolved itself into two opposing factions, each backing its champion. It was a somber and stirring scene. All the buried hates and grudges of the past seemed to spring from the grave and stalk forth ugly, naked and unashamed. All sense of the place in which they stood seemed lost.

"You know," shouted Uncle Bob, "that I'd ha' let my farm go afore I'd ha' been beat. You cheated me out o' the election afore, an' now you got to make this right, or settle with me fur it."

A deep murmur followed these words like the moaning of two tempest-clouds about to meet with fearful shock.

Heaven knows when it would all have ended, but before Uncle Joe could utter a reply which would certainly have had nothing pacific in it a tall form passed up the narrow aisle between the opposing masses, and Father Murray stood between the two men with uplifted hands.

At that sight an indescribable emotion came over the people. Like a lightning flash memory returned, and they were once more conscious of the time and place. If that memory brought shame and humiliation their pastor's first words did not lessen their confusion.

"Shame! shame upon you!" he cried. "I left you in peace; I return to find you like wolves, ready to tear each other's throats. Word came to me of what you meant to do, and night and day I have traveled to prevent it. I thank God that in his infinite mercy I am not too late."

"It wa-wa-was to raise the debt of the church," stammered Pratt.

"The debt of the church," repeated the pastor; "why, it were better a thousand times that fire had consumed it, for that would have harmed only senseless wood and stone; but the fires you have kindled here to-night will leave their traces on your souls for all eternity." He paused an instant, then continued with increasing passion, while his hearers seemed to shrink and cower before him: "You have made the house of God a market-place. You have used the arts of Satan to win money for our Master. You have stirred up the passions of Hell that you might serve the cause of Heaven. That money"—pointing at the pile which lay before the trembling Pratt—"came not as a thank-offering fit to be laid on God's holy altar, but as a proof of the evil power of sinful pride and deadly hate. It is unclean. Let it be returned to those who gave it."

The pastor's tone and manner were so majestic and awe-compelling that he was obeyed without a murmur. The record showed the amount voted by each, and it took but little time to restore all.

"Now," said the pastor, "let us pray."

Never before or since has Harmony heard such a prayer. With an energy of supplication that swayed every heart as a reed, he besought the Heavenly Father to pardon his misguided children and teach them to feed not on the husks of creeds, but on the Bread of Life. He asked that the hatreds and dissensions that had ruled so long might be forever overthrown by the lessons of that night, and that they who had taken on them the name of Christians might become as little children, fit to enter the Kingdom of Heaven. Above all, he prayed that the two men who had once loved each other with the love of Jonathan and David, and who now stood near the threshold of eternity, might once again clasp hands as brothers before it should be forever too late.

When he arose, stalwart men were sobbing, and hands met that a little while before had been so nearly raised against each other in hate and anger.

But the most convincing proof that Father Murray's prayer had been heard and answered was yet to come. Even he did not dream of the many memories he had awakened in the minds of the old men by his reference to the love which they had once borne for each other—memories of years long past, of daily deeds of unselfish kindness, of mutual toils and sufferings when the Indian and the wolf were their only neighbors. How pitiful and mean seemed now the quarrel that had come between them! How fully now they recognized in each other the many solid and admirable qualities which had made them men of mark in their narrow sphere! Their whims, their "queer ways," were only the gnarls and knots of oaks, warped, perhaps, by time and tempest, but still sound at heart. These thoughts were in the minds of each, but Uncle Joe was the first to speak, for he felt that he was most at fault. Abashed and ashamed, he rose from his seat.

"I want to own, brethren," he said, slowly and stammeringly, "that my votin' ez I did war an onchristian trick into which I war led by the Devil, and I want to ask Brother Bob's pardon for it."

Uncle Bob, for all his gruffness, was as tender-hearted as a child when once the right chord was struck; and in an instant he was on his feet with his horny hand outstretched to grasp his old friend's. But Uncle Joe waved it back. "Not yet—not yet, Brother Bob," he said. "I never believed in leavin' a field half stumped, and I don't mean to leave no snags to-night to trip us up arter this an' set us by the ears agin. I want to own, too, that ez far ez thet land is consarned, I hev my doubts that there's about ez much jestice on your side ez there is law on mine, an' consekently you kin take up your stakes to-morrow, and set 'em so ez to take in thet five acres."

At this astounding proof of the sincerity of Uncle Joe's repentance Uncle Bob was entirely overcome.

"Brother Joe," he said, with husky voice, "I don't want the land. It's on'y the principle that I fit for; and sense you own that I had jestice on my side it's all I want. An' as for pardon, Brother Joe, don't ask mine; for I reckon it's about half a dozen o' one an' six o' t'other with us. No, there's a higher Power that we must make our peace with; and as the fust step, I purpose, as Father Murray won't take thet money with the taint o' sin on it, thet you an' me, bein' most able, jes' join hands an' raise thet little church debt ourselves."

Such a cheer greeted this proposition, and there was such pleasure in the hearty grasp of Uncle Bob's honest hand, that Uncle Joe made not the least demur; and side by side the two men made their offering, which this time was not rejected.

Then what rejoicings and hand-shakings! Little wonder that, in the new light that had been vouchsafed him, Un-

cle Joe's heart grew so tender that when Aunt Esther, seeing the black pocket-book was still comfortably filled, asked for a part "for George," the old man simply laid in her lap twice the amount she had hoped for.

Seeing this unexpected generosity Uncle Bob determined not to be outdone, and informed Aunt Hannah that he meant to overthrow the old Adam completely—that, in short, he would henceforth ride with her in the "new buggy" as a husband ought. Touched, however, by this unlooked-for kindness, and somewhat terrified by her pastor's arraignment of pride, which she felt to be her besetting sin, Aunt Hannah determined not to ask such a concession. A little while after she held a whispered colloquy with Dr. Blessop which resulted in an exchange of vehicles, so that when all was over Uncle Bob was able to ride home in his beloved phaeton without the least sacrifice of his consistency.

So ended the church fair at Harmony, the most memorable, doubtless, which that village will ever know.

NEW YORK CITY.

A BOY'S LAMENT.

BY MARY B. SLEIGHT.

WINTER, Winter, dear old Winter!
Tell us whither has he fled!
Can it be, I sometimes wonder,
That the grand old king is dead?
I remember when the mere name
Meant no end of jolly fun;
Bob-sleds rushing down the hillside,
Ice-boats glancing in the sun,

Youngsters flying hither, thither,
O'er the glittering ice-bound lake,
While the merry shouts and laughter
[illegible] and near the echoes wake.
Winter then was something splendid
With its keen and crispy air,
Mercury 'most down to zero,
Fun and frolic everywhere.

Now, I guess old Fall and Springtime
Have combined to "form a trust,"
And are doing just their prettiest
To make dear old Winter "dust,"
Giving us for slides and sleigh-rides,
Dismal tramps through fog and rain,
I declare it almost makes me
Wish that I lived down in Maine!

Or, perhaps, the good king lingers
In some palace built of ice,
In the far-off land of Russia,
Held there by the Czar's device,
Who instead has sent us over,
In his black ill-omened ship,
This foul monster, choking, sneezing,
That the wise men call the "grip."

And until the dear old monarch
Comes again to claim his own,
No more skating, no more coasting,
Patience! how the "grippers" groan!
It's enough to put a youngster
Into just a downright frenzy,
This vile weather and—ca-chew!
This detested "influenzy."

MONTCLAIR, N. J.

NO MORE WAR.

FOURTH SUNDAY IN JANUARY.

BY ARTHUR HALE.

GOLDEN TEXT.—"Glory to God in the highest, and on earth peace, good will toward men."—LUKE ii. 14.

"HURRY up, you little beggar, or I'll come back and show you how!" And the soldier half drew his short sword, and dropped it back into the scabbard so that it rang clear through the night.

The little boy did not answer. He was tying a rag round one of his feet; it was dirty and bloody, but it seemed to be the best he could do. He struggled through the last knot, jumped up and picked up his bundle and limped after the rest. He glanced left and right through his yellow hair, but hurried on.

"Is it much farther, Quintus?" said he. "I'm afraid I can't get there if it is."

"Any one could see you are not a Roman," said Quintus. "Don't drop those things. Why, a Roman of your age would go on till he dropped, and not say a word."

The boy rubbed his eyes with the back of his hand and limped on.

Fortunately they did not have much farther to go. As they reached the top of a hill they saw that the men ahead of them had stopped and were lighting a fire. There was a great clanking as they piled up their shields and took off their armor.

"Where's Herman?" some one shouted.

"Here I am," cried the little boy.

"Bring that spit here, at once," cried the voice, "or you'll have no supper."

Herman started forward on a run; but just as he was reaching the fire his wounded foot struck a sharp stone. He pitched forward; his bundle flew out of his hands and he fell across it. There was a sharp crack as he landed on it.

"The little barbarian," cried the cook; "he has broken the spit just when we have captured this lamb. Here, take that and that!"

And as Herman struggled to rise the cook cuffed him left and right with his great hands till he was tired. Then he cried:

"Get out of my sight, you little dog of a barbarian; no lamb for you to-night. If you want any supper you must cook it yourself. Quick now, go!"

Herman gathered himself up and walked straight away from the fire into the night; the moon was in front of him and he went toward that. He did not feel the pain in his foot now, but his head rang very strangely.

Presently he came to some water bright in the moonlight. Without knowing why he sat down. He leaned over and wet his hands—then he washed his head and face. He could hear now. Behind him the soldiers were shouting and singing at their supper. The brook was murmuring in front of him, and beyond, on a hill to the left, there was a confused sound, and he could see lights now and then.

"That is a town," he thought to himself, "I wonder if we are going to burn it."

But now there was another sound. There was some one near him. He lay down and listened. Then he crawled along toward the sound. Some one was crying, or rather sobbing. As he came near he lifted his head and peered through the tops of the grasses. There was another boy sitting on the ground. He was just about Herman's age, but he had black hair, and instead of a tunic like Herman's he wore a sheepskin. He was not so thin as poor Herman, but he seemed just as unhappy; for he held both his hands over his face and was sobbing as if his heart would break.

"I am glad he's not a Roman," thought Herman. "Quintus says Roman boys don't cry. I wonder what the matter is." He waited a few minutes. Presently the boy stopped sobbing, and, dropping his hands, he looked up at the moon.

Then Herman spoke:

"What is the matter?" said he.

The boy started, picking up a stick as he rose.

"Don't be afraid," said Herman. "I am not as big as you, and I haven't any stick. I only wanted to ask you why you were crying"; and he, too, struggled up to his feet.

The strange boy dropped his stick and covered his face again with his hands.

"It was my lamb," he cried. "It was all I had in the world, and they took it and cut its throat. Oh, the cruel Romans!" He sobbed more than once. "It was not much—not much, I suppose, for them to take; but it was all I had to lose."

Herman came up to him and put his arm round him.

"What is your name?" said he, softly.

The boy looked up in surprise.

"Benjamin," said he.

"And mine is Herman." Then, after a pause: "Oh, well, Benjamin," said he, "it is hard; but you will get over it. They took away my father and my mother and all my people. They took away my home"—and here he laughed a hard little laugh—"and they have even taken me away. Quintus—he's one of the soldiers—calls it the fortune of war, and I suppose there will always be war. When you and I are grown up, Benjamin, we shall be able to take away other people's lambs."

Benjamin had stopped crying now.

"Sit down," said he; "here, nearer the brook, and tell me about it. Why, your foot is hurt; let me wash it."

So they sat down close by the stream, and Benjamin took a clean piece of cloth out of a pouch he wore, and he cut a little wool off his own sheep-skin and washed the foot and made it as comfortable as he could. Meanwhile Herman told his story.

"I can't remember much what happened before the Romans came, only that my father's house was always warm in winter and bright in summer, and there were plenty of good things to eat—venison and rabbits and birds. My mother and my sisters were singing and spinning or weaving through the day, and my father and brothers told stories and sang songs in the evening as they drank their mead over the fire.

"Then we heard of the Romans again. My father had told us about them; how in the old days they had come and built a great bridge and won battles and lost battles, and then had gone away. And we children thought the Romans were far-away people like the gods, and we should never see them.

"But we heard of the Romans again. They were coming—they were near—and my father and my brothers took down their spears and shields from the wall and marched away. We heard of them once, from a wounded man who had come back and said we had beaten the Romans, and they were flying like leaves in the wind.

"But we never heard of my father again, nor my brothers. They must have been killed in the battle, for next the Romans came and burned our house and took us away. Oh, if we could have gone together! But my mother killed herself, and men of different legions carried away my sisters and me.

"And now they kick me and strike me, and we march farther every day, and there is my head and my foot, and it is the fortune of war; and it will always be war-time."

"Poor Herman!" said Benjamin; and he was the one this time to put his arm round the other. "Poor Herman! you are so much worse off than I. My lamb is all that the soldiers have taken, and some time I shall have another; but you can never find your people again on this earth."

"No," said Herman, "I shall never find them." Then there was a pause, while they sat and looked at the stars.

Presently Benjamin said: "Herman, you said it would always be war-time; but that is not so. You are not a Roman, so I can tell you. The Messiah is coming."

"What is that?" said Herman.

"Why, the Messiah is coming, and he will drive away the Romans, and all the wars will stop, and we shall always be at peace. And no one will steal any more people nor any lambs."

"I don't understand," said Herman; "who is this Messiah? Is he your king? You Jews can never drive out the Romans. You don't know how many of them there are or how well they fight."

"We cannot do it alone," said Benjamin; "but the Lord, Jehovah, who lives up above those stars, has sent us the Messiah to bring peace to us. And you can stay, Herman, after the Romans go, and we shall all be at peace together."

Herman's eyes brightened. "But—how do you know?" said he.

"Why," said Benjamin, "it was last night. You remember how bright the stars were? My uncle, the old man, and I were sitting on that little hill there toward the town—Bethlehem, you know. My uncle was telling me how it was the longest night of the year; how the next day would be a little longer and how each day would be longer and brighter till mid-summer.

"Then he showed me three great stars. There they are now, over the town; but last night they were closer together. He told me how when those three stars touched each other then the Messiah would be born. The Messiah who would come to fulfill all the prophecies and build up the temple and bring peace to the earth.

"'I have watched the stars, Benjamin,' said he, 'since I was a little boy like you; but I have never seen those three so close together before. How happily would I die if I could once see the Messiah.'

"Then he stopped speaking, and looked up with his face and his beard white in the starlight; and as we looked the three stars came nearer together and nearer, till they shone one great star.

"And as we looked the clouds below the star and over the town broke—all white and silvery—and there were white, silvery clouds and shapes flying across the sky; and I felt strange sounds in my ears.

"'Uncle,' I cried—'Uncle, do you hear it?'

"'Yes,' said he; 'it is the song of the angels in Heaven; Glory to God in the highest, and on earth peace, good will toward men.'

"Then I looked again, and the cloud was all dark, and the one star was three again. And my uncle started up and took my hand. 'Come, boy,' said he; 'come and worship the Saviour who is born to us this day.' And we hurried across the fields; we left the sheep and went to Bethlehem."

"And what was there there?" asked Herman.

"Come with me and see. Come with me to Bethlehem; it's not far."

So they jumped up and walked hand in hand up by the brook toward the town.

"I wish my uncle were here to tell you what he told me last night about the Messiah and his kingdom; but I remember he said there never is to be any more war. Every one will love each other and will be always at peace. There won't be any more soldiers nor any more fighting."

"I shall like that," said Herman, "only I wish he had come before—before the soldiers killed my people and took me away."

"Oh, but," said Benjamin, "when he grows up and comes to his kingdom, then everything will be all right, and you will be so happy."

So they walked on.

"There will never be any more war?" said Herman again. I should so like to believe that."

"Yes," answered Benjamin, "when the Messiah grows up and comes to his kingdom it will be always peace. But, Herman, it is not going to happen to-day. We shall have to wait for a long time."

"Oh," said Herman, "I could wait a long time if I thought that time were really coming. Of course we must wait, if the Messiah is only just born."

"Yes, Herman, we must wait; but we shall see him."

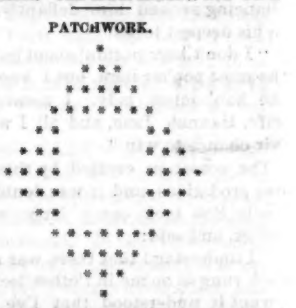
And so they walked on, hand in hand, toward Bethlehem.

BOSTON, MASS.

PUZZLEDOM.

Communications for this department should be addressed "Puzzles," THE INDEPENDENT, New York.

PATCHWORK.



Top (*across*): 1, a vowel; 2, termination; 3, consideration, with respect; 4, a fruit.

Down: 1, a consonant; 2, an interjection: 3, lifetime; 4, a girl's name; 5, a nobleman: 6, an Egytian god; 7, a consonant.

Bottom (*across*): 1, solaces; 2, happened to any one; 3, a number; 4; a vowel.

Down: 1, a consonant; 2, a preposition; 3, a grain; 4, a large vegetable production; 5, a fowl; 6, a man's nickname: 7, a consonant.

Right (*across*): 1, a consonant; 2, a conjunction; 3, a noted writer; 4, stratagem; 5, kiln; 6, a pronoun; 7, a consonant.

Down: 1, griefs; 2, to plunge into water; 3, a Latin verb; 4, a vowel.

Left (*across*): 1, a consonant; 2, addressed to a parent; 3, a child; 4, a wind instrument; 5, one of a tribe of Indians; 6, a conjunction; 7, a consonant.

Down: 1, a consonant; 2, a small coin; 3, a Latin verb; 4, flags.

PECULIAR PUZZLE.

5 o o o o o o o o o o 6
o o o o
o o o o
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o o o o
8 o o o o o o o o o 7

Central Square: 1. A red cosmetic. 2. Command. 3. The bag of a cow. 4. Fowls. 5. Wandered.

From 5 to 1, close. From 6 to 2, the largest of the vegetables. From 4 to 7, entrance. From 3 to 8, a nobleman. From 5 to 6, of 11 letters, not hitherto described. From 6 to 7, one who gives thanks. From 8 to 7, a dealer in linen. From 5 to 8, foolish. R. R. H.

RHOMBOID.—*Selected.*

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Across: 1, Poison; 2, an ancient philosopher famous for his friendship with Pythias; 3, large handles; 4, a substance obtained from certain trees; 5, a strip of leather.

Downward: 1, In prove; 2, a nickname; 3, to seize by a sudden grasp; 4, a famous mosque; 5, certain burrowing animals; 6, a cosy place; 7, a title of respect; 8, a word of denial; 9, in prove. N. L. W.

ANSWERS TO PUZZLES OF JAN. 16TH.

BEHEADINGS.

1, R-ice; 2, I-iving; 3, o-bey; 4, n-umber; 5, m-art; 6, a bet; 7, i-con; 8, s-how; 9, s-mall; 10, a-long; 11, i-rate; 12, r-emit; 13, c-love; 14, k-edge; 15, a-live.

FOUR SQUARE WORDS CONJOINED.

B	a	d		L	e	t
A	d	a		E	w	e
D	a	N	u	T	e	s
		U	s	e		
B	a	T	e	N	e	t
A	h	a		E	a	r
T	a	p		T	r	y

DOUBLE WORDS.

1, Her-ring; 2, foot-pad; 3, bar-gain; 4, watch-man; 5, house-wife; 6, pen-cock; 7, cut-lass; 8, car-rot; 9, mat tress; 10, cowslip.

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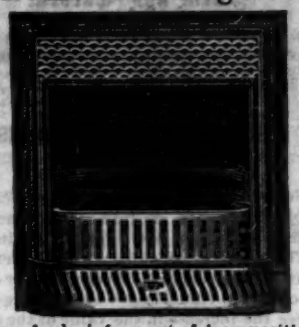

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Farm and Garden.

[The *Agricultural Editor* will be glad to receive any practical hints, suggestions or information that will make this department more valuable to those of our subscribers who feel specially interested.]

ABOUT FARM MORTGAGES.

BY E. P. POWELL.

JOEL BENTON, in *The Popular Science Monthly*, writes on "The Decadence of Farming." Here are a few of his items: "The mortgage indebtedness of farmers for borrowed money has increased 26 per cent. since 1880 in Illinois; and this is more than twice the increase in the value of the farm lands." "In the Western States the farm mortgages amount to $3,423,000,000. This is equivalent to a debt of $300 for each person, or $1,000 to each family." "Farms bought in the War era have been selling almost anywhere in the East for from one-half to one-third of their cost. Farms in New England and some of the Middle States are frequently sold for less than the buildings cost which are on them." "Very recently the New York State assessors have issued a report containing some results of what they have discovered in respect to the assessed valuations of farm lands in the various counties; and this is their story: 'In fourteen counties visited they found that farming lands had depreciated in value.' State Assessor Wood is of the opinion that in a few decades there will be few or none but tenant farmers in this State. Year by year the value of farm lands depreciates." I do not quote thus at some length in order to dispute very generally as to the facts, altho he does not tell the whole story. In Maine and some other States farm mortgages are on the decrease. But I do not agree with him as to the cause which he sets down as the vicious and false principle of "protection," avowing that, instead of protecting the farmer, it is ruining him. There is enough to think of in that direction, and the time is coming when intelligence will control politics. But I believe the bottom of this farm question is farm habits and nothing else. Our farmers do not understand economical production nor the wisest methods of handling produce. Take up the latter point first.

I hear no end of growling about the great hauling companies, who are cursed as soulless monopolists. But the loss on distribution is far heavier in getting crops to the rail-cars than in paying exorbitant carriage to market. I have just driven about among my neighbors, and note this of the apple crop. Apples are a thin yield, and not good in quality. The result is that apples are worth in market, ten miles from here, from seventy-five cents to one dollar a bushel. But I met a continual succession of teams loaded with potatoes being carried in, for which fifty and sixty cents are received, while apples are left on the trees or under them as in years of plenty. By and by those apples that are not absorbed by the home demand or picked up by speculators at half their value will be hauled to a cider-mill and ground up. I said to one person: "Why, you have quite a crop of decently good apples. They are worth one dollar a bushel. You should have them sent at once to market." But he was busy digging his potatoes at fifty cents a bushel. Here was an exact loss of one-half, not counting the comparative time used up in harvesting the two crops. It is difficult to understand what farmers really think, or feel rather, about fruit crops. You can see that apples are wasting by the thousands of bushels; the trees are growing to suckers; they are never or rarely fed; the worms of all sorts have free access to them. It is no exaggeration to say that one-half our possible crop is never realized; and one-half our realized crop is wasted. It is a fixed principle with our people generally that apple trees and apples and fruit in general must take care of itself. Certainly the proportion of attention given to an orchard compared with a corn field or hop yard or tobacco garden is very small. Now, having neglected or wasted half or more of what should have been the product of his trees, the farmer has poor cause for cursing the railroads for exorbitant charges.

But I am not done with the fruit crop yet; for while the grower or owner does very little to increase or improve the product he is intolerably wasteful in handling and hauling. He pays a much heavier tax to his own recklessness and lack of nice handling than he can to the middlemen or haulers. I have watched this picking, handling and sorting of apples for many years and have never seen five orchards where reasonable precautions were taken against bruising the fruit so that it could not keep well into the winter when sold. The buyer pays his money for a barrel or for ten barrels on the supposition that they are filled with good, clean, wormless fruit, carefully picked and handled. He will generally find himself swindled. The pickers climb about trees, hauling off the fruit with a jerk; plumping one after another into a basket at a distance of one or two feet; or, if the basket is just at his hand, he does not lay the apple gently in, but drops it a few inches. Then the basketful is poured into a wagon or on the ground. Before storing or final barreling the fruit is handled two or three times in this manner and is prepared by slight or serious bruises to rot prematurely. The fact is apples should be handled as carefully and gently as eggs; laid, not dropped or tossed into a basket, and so again very gently placed in a barrel or bin.

I have spoken at length of the apples, but the same is measurably true of all our fruits and our vegetables as well. Not one crop but is the better for careful handling; not one but is the worse for rough handling. Has the grower time to do the work as it should be done? As a rule the excuse is not lack of time but lack of training. I find it nearly impossible to compel a hired man to stophis rough ways. He has given the matter no thought; he has been accustomed to headlong, rough and ready ways and does not realize that there is any thing to learn. Americans have neither learned economy, nor felt the need of fine art in agriculture. An apple is almost public property. It is not comprehended as a prime essential in farm income. If a man should come into my field he knows better than to throw my potatoes at a mark by the hour, and he will hardly consider it right to fill his pockets. In my orchard he feels no compunctions in either direction.

The pumpkin crop is another sample of farm wastefulness. Huge loads are picked up on forks and tossed into wagons and out again into piles. There is no storage provided where these can be kept beyond freezing weather. The whole mass is wastefully fed with direct injury to the cows, with great haste, to save them from loss by rotting. The pumpkin, if handled carefully and placed in dry, frost-proof storage, will keep until spring. We have had a revolution in feeding cattle through the invention of the silo; but there is no provision for the careful preservation and wise use of this grand fruit of the field. Practically it is four-fifths a waste. I will show you pumpkins in my dry store-room on shelves as late as May.

I have never yet been able to find a vegetable cellar or store-room where the owner showed that he fully appreciated the value of his crops. It seems impossible to outlive the early formed impression that so abundant are all land returns that economy is not needed. Grass is specially a matter of waste. Along our roadsides acres of fodder is trampled or allowed to dry up each season. The items are small taken farm by farm, and not enormous, perhaps, when summed up for township; but the total for counties and States is a vast mass, running up to millions and tens of millions. Profitable farming can only follow the thorough and careful culture of small farms and economy in storage and use of every pound of produce.

The Nebraska Labor Bureau Report for 1888 tells us that, of mortgaged farms, those who lost money the preceding year, 27 out of 113 reported were over 160 and under 360 acres; 15 were over 80 acres and under 160, while but 5 were small farms under 80 acres. The percentage of loss ran in like manner. This same Report gives the reasons, alleged by farmers themselves, for their failure to make profits. Eighty-eight replied, Too high interest (amounting, in fact, in some cases to two per cent. per month); 76 answered, Too high rates of freight; 55 replied, Carelessness about going into debt; 51 replied, Buying too much machinery (that is, more than could be housed and stored, and, therefore, is left in the field after use to rust and rot); 50 replied, Low price of produce; 49 replied, Monopolies; 35 replied, Mismanagement; 33 replied, Living beyond income; 28 replied, Too much loafing; 21 replied, No organization; 19 replied, High taxes; 19 replied, Do not take care of machinery; 18 replied, Loss of stock; 16 replied, Too much drinking; 12 replied, High price of fuel; 11 replied, High price of lumber; 10 replied, Mortgages; 7 replied, Over-production.

All these replies come under three heads: carelessness or waste; accident; and outside forces antagonistic to the farmer. Of the latter it must be said the farmer has to hold his own as others do, and need no more be at the mercy of monopolists than other parties. I have personally no knowledge of any farmers ruined by monopolies, high freight, etc., except those who spent too much time talking about these things and running associations to fight them. I do know several bankrupts of that sort. Put your work in at the producing end and your fight in where the weeds grow, and you stand a better chance of coming out ahead. Of accidents, it must be allowed that cyclones and fires sometimes circumvent the best of culturists. As to the carelessness and waste, some of which is honestly owned up, it is the chief trouble.

You cannot hold a partnership with weeds and give up one-tenth or one-fiftieth of your land to growing wild carrots and burdocks without by and by borrowing money. You cannot but go into bankruptcy if your sheep and cattle are badly housed and carelessly fed. Of two hired men, one will overfeed and waste one-fourth of fodder in a winter; the other will underfeed and dry up your cows. It is waste either way. One-third of the cows in this county go dry from three to four months of the year. It is the result of wretched milking. It is nearly impossible to get a hired man to milk a cow till quite stripped. I bought two sheep, Leicester grade, of a farmer who annually cut from four to seven pound fleeces. The next year I cut from one twelve and a half pounds and from the other fifteen and a half pounds of clean wool. The difference was in feeding. Does it pay to keep stock that cannot be well fed? These questions underlie this whole business. Some of the largest farmers of this section rely wholly on brooks for water. These in dry seasons fail, and the cattle must be driven to a creek at great loss always. A barn well of unfailing water is a first necessity.

We shall see speculative farming die out. Small farming and thorough tillage with permanent homes and rational economy will banish mortgages. The earth is full of uncoined wealth. It is our best banker, our best mortgagee.

I have not spoken of another enormous class of wastes because space would forbid, but must indicate it in a few lines as I close. I mean the waste and loss occurring through bad habits. Tobacco, beer and similar indulgences underlie half the mortgages. Professor Mappin, in *The Political Science Quarterly*, quotes among other statistics that during three license years in Washington County, Ga., the number of small farmers stood at 5,886, 6,001 and 6,046; but in one year of no license the number who farmed it in a small way ran up to 11,000. Drink thus turns nearly half of the colored people into loafers and wandering job-seekers; but temperance gives them a local habitation and a name, and that name is farmer. Twisted in with nearly all the failures of our old families to hold their farms has been some sort of moral degeneracy. Waste is at the bottom of it.

Mr. Benton may find much fair fault with the tariff; but it is a far fetched conclusion that any such cause as a protective tariff underlies the hardships of farmers. Nor is it in any sense true that "farm decadence" has set in. The evils I have noted are slowly being remedied. Huge farms are being subdivided and brought into such size as average wits can cover. Multiple crops are taking the place of a single crop, or two or three staples. I believe the farming of the future will be prosperous beyond all comparison with the past. We shall have a race of agriculturists well educated, enlightened, in love with earth and Nature, able to reap esthetically as well as materially and snapping their fingers at mortgages. But we are only on the road. The one word we need to dread is waste—waste in crops, waste in tools, waste in weeds, waste in ignorant culture, waste in loafing, waste in drinking, waste in food, waste in overwork, waste in not providing for the mind as well as the body.

We are going through the great "off clearing" between the age when farmers lived narrow, remote lives, with few desires that they could not themselves supply by their own handiwork, and are well on our way into the age when each small farmer can cheaply dispense with the production of one-half his supplies, and be sure to have a surplus of the half he does raise, with which to purchase what he does not create. We no longer make our own soap, candles, cloth, yeast, carpets; but we raise a dozen crops where we formerly raised three or four. Of the old staples not only is the quality improved, but the quantity increased to the acre. I should find it hard to discover of an average year a field of corn with so poor a stand as an average field of my father's day. The tools were so much poorer, and the drainage so inferior, that if we could get accurate farm reports of those days we should find our average yield far greater at present. The same is true of our fruits; in quality and quantity we can grow more with intelligent culture. But we have to give up and get fewer by the "take care of yourself" culture. Farms above all things require brains. And this is understood. The better farm-houses are increasing; in which we find libraries as well as kitchens, and microscopes as well as sausage-stuffers. There is now no place where mind and body can both be so well cared for as on a small farm. More and more our literary classes are betaking themselves to country life and a combination of intellectual and physical work. The hue and cry that the day of the small farmer is over, is not warranted; it is only just beginning. But the lesson of the hour is—less waste, rational economy, and a completer mastery of the art of using to the best advantage what we create.

CLINTON, N. Y.

DWARF ORANGES FOR HOUSE-CULTURE.

BY CHARLES HOWARD SHINN.

I HAVE had some experience with the best of the dwarf Japanese oranges, and it appears probable that they can be made to supply a long-felt need for a winter-bearing dwarf fruit tree, suitable in many respects for window-plants in the Atlantic States. If this is true, it is a very important matter, worth the immediate attention of American florists and nurserymen. Even if all that can be done at the East with the dwarf-grown citrus fruits is to grow them in large hot-houses, for supplying a new beauty to horticultural decoration, the subject is worthy of investigation.

The first Japanese orange trees I ever saw were imported by my father, James Shinn, about 1876. They were about a foot high, and eighteen inches broad, in six inch-pots, and each one of them bore fruit and blossoms. They all grew and were shifted to boxes, where they remained for ten years, bearing heavily every year. The fruit, while varying somewhat in size and shape, was all of the sweet, seedless, mandarin type, agreeably flavored, very juicy and about two inches in diameter. Trees eighteen inches high bore from fifteen to thirty oranges, and would have set more if they had not been judiciously thinned.

The first thing noticed was the extreme hardiness of these small trees. They passed uninjured through severe frosts that froze the fruit on the trees. Some were planted out in the open ground, others were left in the boxes, but without shelter. Meanwhile other reports concerning the comparative hardiness of the small Japanese class of oranges, came from other parts of the State They grow well out-doors in the coldest parts of San Francisco, exposed to all the winds. They grow in the Coast counties far north of the Bay. Mrs. H. H. Berger, who has spent many months in Japan, studying fruits and flowers, says it will stand a frost of 24 degrees Fahr.

The stock the Japanese use is the small wild orange-bush of Japan (*Limonia trifoliata*). We have this also growing in the garden. It is a beautiful shrub, deciduous in nature, leaves trifoliate, very distinct, thorns immense and broad at the base, fruit about one inch through, very ornamental, rough rind, covered with white bloom, pulp green and bitter, seeds very numerous, round and full.

What the importers call the "Kin Kan Mikan" orange of Japan, the *Citrus Japonica*, is a small bush, of slow growth, and as hardy as the *Limonia trifoliata*. On pot plants eighteen inches high I have seen from fifty to seventy-five fruits. These are round or oval, according to the variety, and light yellow, dotted with small dark spots. The skin is semi-transparent, and the whole fruit is very beautiful. It is about half an inch in diameter, and the flavor blends lime and orange. The rind is sweet and is eaten with the pulp. This delicate and aromatic fruit, which is just beginning to be planted in California, seems especially adapted for preserves and crystallization. The wild *Limonia* to which I have alluded, is said to be the fruit used by Japanese for the small orange preserve, sometimes imported.

Now the probabilities are that in these dwarf oranges we have the stock which American horticulturists can experiment with, in regions where the standard orange is not to be thought of. Besides, the field that is opened for the window gardener is very fascinating. The dwarfed mandarins, on the hardy *Limonia* stock, ought to grow under the winter conditions which scarlet geraniums require; they ought to bear well and could then be placed on the dinner-table as an ornament, in all their wealth of white bloom and golden fruit. If it proves, after experiments in this line, that the

dwarf orange is troublesome, and difficult to manage under ordinary house treatment the field of intelligent greenhouse management is still open. Florists can grow dwarf oranges in boxes, get them in their prime, and sell them to wealthy persons, or rent them for a season, as is now done with so many choice palms. But here in California the Japanese dwarf oranges are successful house-plants along with begonias, geraniums, fuchsias and heliotropes.

While the dwarf mandarins, which offer the widest field for experiment, begin to bear when less than a foot high, they can be grown to a much larger size. One I know of is four feet high, sixteen feet around the head, and bears I do not know how many hundreds of delicious oranges. It is tubbed in a rich compost, with plenty of broken shells and iron rust, which darkens the color of the oranges to almost red; and all summer it stays out-doors. In winter it is placed by the front door, or in the hall; and when the blossoms are all gone, and the oranges have all ripened and gone the way of oranges, it is again placed out-doors. We have put grafts from this mandarin tree on a large standard seedling. The fruit is much larger in size, and the young grafts bear very heavy crops.

California importers are distributing these dwarf oranges under different names throughout the South, where the Japanese persimmon and loquat (*Mesphilus Japonica*) have already become so well naturalized. But no one seems as yet to have seized upon the peculiarly interesting possibility to which I have devoted most of this article—namely, that this race of dwarf oranges, long grown in pots, and in even the colder parts of Japan, may prove of especial value for house-culture. As a market fruit, I can only say that small cedar boxes of Japanese-grown mandarins, each containing 180 oranges, sold in San Francisco last winter, from Thanksgiving to February, for one dollar and seventy-five cents apiece; half of this is duty and freight. The oranges are so excellent, and so popular among all classes, that a large increase of importations are looked for. I am told by Japanese here, that the little cedar boxes of oranges, such as I have spoken of, are sold in Japan for fifty cents apiece, and that this price is satisfactory to the growers.

NILES, ALAMEDA, CO., CAL.

A CONVENIENT HOME FRUIT GARDEN.

BY WILBUR F. LAKE.

THE vegetable garden comes first in importance in connection with a complete home; and tho this often contains some of the smaller fruits, as a rule it will be found vastly more satisfactory, if one's grounds permit, to have a separate space allotted to the production of fruits for home consumption.

In our country, so well adapted to fruit culture, nearly every citizen, excepting those of course living in the largest cities in the down town-parts, may rejoice in his own garden, usually large enough to furnish ample supply of both fruits and vegetables for the home, being in direct contrast to the old countries of Europe, where only the rich or comparatively so are permitted to enjoy such luxuries; for the land is in value so great that the working classes are unable to purchase it, let alone the cost of planting, stock, taxes, etc. In America, every man as soon as he becomes of age, if he be a sober and industrious, may be the proprietor of a garden of some size at least; and there is no reason why he cannot stock it with some of the very finest fruits produced.

No two gardens are exactly alike in size and aspect, neither do the tastes of two proprietors exactly coincide, so that no strict rules could be given as applying to all completely for the laying out and planting of any number of fruit gardens, therefore they must be founded on general principles, leaving the owner to arrange the details according to his taste and judgment as will best suit the location and space. The best-managed garden is the one which is made to yield the largest variety, in such quantities as are required, by judicious selection of sorts and good preparation and management, which the space is capable of bringing forth.

As to the best soil it may be said in general that a subsoil of sandy, gravelly, open nature comes nearest perfection of any. To determine the nature of any soil, it needs but a short time, digging holes a half-yard square in several places over the place. At the top will appear a darker stratum of earth which is the surface soil or loam, beneath which will appear the subsoil, and of different appearance, so no one could mistake knowing where the surface soil ends. The top soil represents the decayed vegetable accumulation of ages and is the true rooting medium for plants, therefore the deeper this stratum is the better for general garden use. If the soil is of heavy, clayey nature, it should be rendered light by using sand liberally in preparing for planting. Such soil can usually be put in fit condition for fruit culture if not too stiff and thoroughly under-drained, as all gardens should be, no matter what their soil is like. This kind of soil must never be worked when wet.

The situation, if one may have his choice, should be with a gentle rolling inclination to the southeast, as in this location is the best sunlight, and land somewhat rolling is naturally drier, at the same time presenting greater chance for planting so that the ornamental feature will be prominent.

Speaking as to general arrangements it may be said that for convenience' sake it is usually most satisfactory to have the vegetable garden nearest the dwelling; and where a plot is to be devoted to both fruit and vegetables, it would be best to let the part set apart for the fruit garden follow directly after, first with the small fruits, in order as follow: 1, strawberries; 2, raspberries; 3, currants; 4, gooseberries; 5, blackberries; 6, quinces and dwarf pears; 7, peaches; 8, plums; 9, cherries; 10, standard pears; 11, dwarf and standard apples.

All these should be planted in rows at least one way, the trees especially to be planted in rows each way to present a better appearance, tho the dwarf pears, etc., will have to be closer than the standards further back, and the whole plot of trees cannot be planted the same distance as tho one were arranging an apple orchard of standard trees entirely. Therefore the general appearance looking from the house will not suggest a stiff arrangement, while from the other direction the arrangement will be in rows, and may be cultivated, while the stock is young, one way with a horse.

All the smaller fruits up to 6 are to always be kept from weeds and grass, being thoroughly cultivated, while after the other things have attained a sufficient size, the grass may be allowed to form a sod if desired, tho if hay be cut from it, it should not be forgotten to supply a due amount of fertilizer to correspond with the crop taken off as the rest of the garden will receive with each season's cultivation.

The general principle of keeping the largest growing fruits at the furthest distance following up with the smaller things until the vegetable garden is reached, will be found most convenient in the majority of cases, tho the size and general aspect be widely different.

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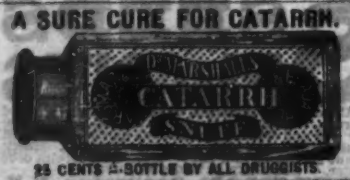

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OF

THE PRUDENTIAL INSURANCE COMPANY

OF AMERICA.

HOME OFFICE, NEWARK, N. J.

Cash Assets, - - - - - - - $3,924,295.06

BALANCE SHEET, JANUARY 1st, 1890.

LIABILITIES.

Reserve, computed at 4 per cent.	$2,853,230 00
Surplus to Policy-holders	1,071,065 06
	$3,924,295 06

SCHEDULE OF ASSETS.

Bonds and Mortgages		$2,873,708 00
U. S. Gov. Bonds	(Market Value)	380,250 00
Chic., Bur. and Quincy R. R. Bonds	"	130,000 00
Real Estate		363,022 31
Cash in Banks and Office		55,866 27
Interest and Rents, due and accrued		28,877 14
Loans on Policies		293 12
Unreported Premiums, and Premiums in course of collection, (Net)		92,278 22
		$3,924,295 06

Increase in Cash Assets, - - - $1,050,132.50.

RECORD DURING THE PAST FIVE YEARS.

	New Policies.	Income.	Claims Paid.
1885	280,132	1,309,608 08	418,622 23
1886	370,358	2,164,957 43	508,272 70
1887	495,908	3,018,350 97	853,818 64
1888	524,915	3,757,084 15	1,096,334 15
1889	689,245	4,601,208 08	1,327,856 17

Total Death Claims Paid *$5,202,333 34*

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